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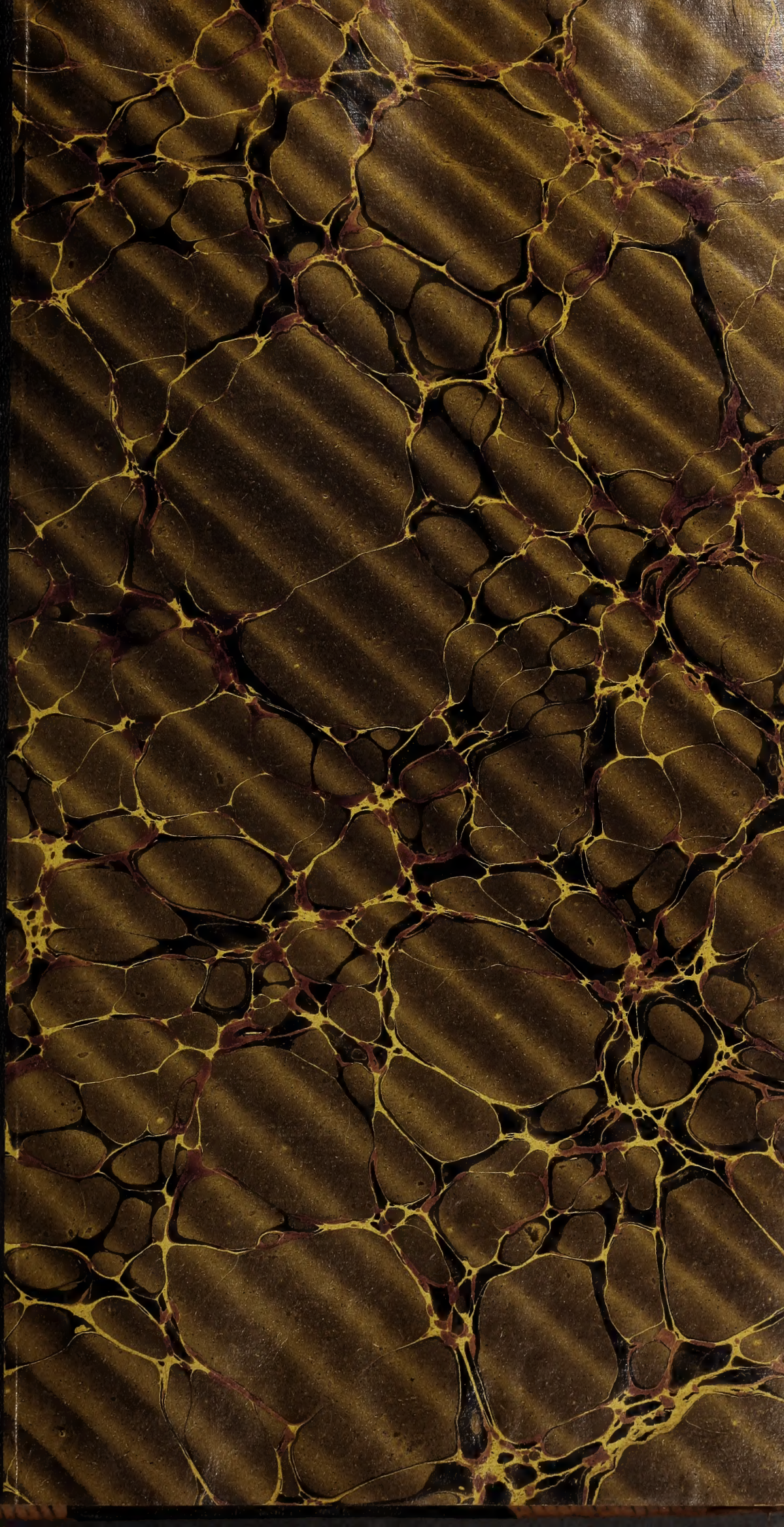

VALUATION TABLES

OF

LIFE INSURANCE POLICIES

ACCORDING TO THE HM. MORTALITY TABLE OF THE INSTITUTE OF ACTUARIES OF GREAT BRITAIN AT A RATE OF

4½ PER CENT. INTEREST,

CALCULATED FOR THE USE OF THE OFFICE OF

THE SUPERINTENDENT OF INSURANCE

FOR THE

DOMINION OF CANADA.

Vol. II.

OTTAWA:
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1883.

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Introduction

The calculation of the values of the endowment-assurances with continued premiums was made from the usual formula

$$ {}_nV_x = 1 - \frac{1 + {}_{|m-n-1}a_{x+n}}{1 + {}_{|m-1}a_x} $$

the pure premiums only being valued. For this purpose a table of the logarithms of the term-annuities was formed from

$$ \log(N_{x-1} - N_{x+m-1}) + \text{colog}\, D_x $$

the values of N and colog D being taken from the Institute Tables. Then by continued addition of differences the logarithms of the above quotient were found, and the complements of the anti-logarithms gave the values required.

To facilitate the calculation of the value at a broken period of months, the monthly differences have been annexed. These are arranged so as to be applied to the value at the end of the year in which the broken period of months occurs, and must be multiplied by the number of months wanting to complete that year.

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[illegible] paid-up endowment-assurance [illegible] obtained by the addition of $\log(1-v)$ [illegible] of the term-annuities previously found [illegible] complement of the anti-logarit[illegible] being the value required.

Interpolation for monthly values is [illegible] in cases of most frequent occurrence.

In calculating for the endowment assurance [illegible] limited payments, and for the temporary assurance, a different method was employed. The Arithmometer was used to obtain the successive values by Oishoom's formula, the N's and D's being taken to [illegible] figures as required, and the premiums for [illegible] of assurance to 8 places of decimals, thus securing exactness in the third decimal place of the values for 1000 assurance.

A table has been added, giving the amount of the paid-up whole-life policy which is the equivalent of the full surrender-value of an ordinary whole life policy at any stage. These values are calculated by means of Mr Sprague's formula

$$1 - \frac{P_x}{P_{x+n}}$$

[illegible]

"Q" November 1883

[illegible] and down are in [illegible]

[illegible] formula being just

[illegible] paid during the current

[illegible] months, the month

[illegible]

at the end of the current year) after being [illegible]

[illegible] to obtain the value of a policy in the 8th year of an

[illegible] run for 7 years 9 months. The monthly difference

[illegible] 3 [illegible]

[illegible] the proper sign to the value on the right ($_8V_x$).

[illegible] the final year of the currency of an endowment-

[illegible] the monthly values (being the same for all cases) can

[illegible] of the final rows on pp. 274, 275 or 276, 277

When the endowment-assurance is by limited

[illegible] payments after the last, expand a part of

[illegible] pp. 261 to 272. Interpolation can

[illegible] these values for months. If [illegible] can

be [illegible] money more given on pp. 273 to 296.

Value of

10 Year Endowment Assurance £100

(Institute of Actuaries Hm Table 4½%)

Terminal values and monthly differences

for ages

15 to 6[illegible] inclusive

[illegible] of the [illegible] Endowment [illegible] — [illegible] 1906

Age x	Premium P_x	First Year Monthly Difference	First Year N_x	Second Year Monthly Difference	Second Year N_x	Third Year Monthly Difference	Third Year N_x
15	[illegible]	−·0805	[illegible]	−·0372	165.716	−·0[illegible]	[illegible]3982
16	80.089	−·1529	[illegible].024	−·3352	165.436	−·6276	253.308
17	80.681	−·0049	[illegible].740	−·2719	162.684	−·5621	252.110
18	80.943	+·0636	80.150	−·2036	163.566	−·5116	250.768
19	81.136	+·1565	79.49[illegible]	−·1605	162.560	−·4935	249.6[illegible]
20	81.243	+·1811	79.070	−·1324	161.890	−·4234	248.934
21	81.299	+·2112	7[illegible].784	−·1221	161.528	−[illegible]	[illegible]
22	81.323	−·2206	7[illegible].674	−·1274	161.328	−·4[illegible]	248.[illegible]
23	81.345	+·2144	7[illegible].772	−·1365	161.755	−·4[illegible]	249.0[illegible]
24	81.390	+·2045	7[illegible].936	−·1[illegible]	[illegible]	−·4[illegible]	249.[illegible]
25	[illegible]	+·2055	78.026	−·1352	[illegible]	−[illegible]	[illegible]
26	81.570	+·2072	79.084	−·1203	[illegible]	−[illegible]	[illegible]
27	81.692	+·2237	79.008	−·1017	[illegible]	−[illegible]	[illegible]
28	81.816	+·2438	78.890	−·0832	[illegible]	−[illegible]	248.650
29	81.939	+·2636	78.776	−·0632	[illegible]	−[illegible]	248.413
30	82.061	+·2852	78.638	−·0491	[illegible]	−[illegible]	248.208
31	82.179	+·2999	78.580	−·0363	[illegible]	−[illegible]	248.097
32	82.304	+·3135	78.542	−·0238	[illegible]	−[illegible]	247.998
33	82.439	+·3272	78.512	−·0091	161.060	−·3634	247.860
34	82.583	+·3432	78.464	+·0092	160.936	−[illegible]	247.622
35	82.737	+·3636	78.374	+·0331	160.714	−[illegible]	247.284
36	82.894	+·3891	78.225	+·0577	160.426	−[illegible]	246.903
37	83.052	+·4155	78.066	+·0805	160.[illegible]	−[illegible]	246.550
38	83.211	+·4397	77.934	+·1015	[illegible]	−[illegible]	246.012
39	83.830	+·4622	77.834	+·1168	159.812	−·2532	246.230

Endowment Assurance

Age	Premium	First Year Monthly Diffs	N_x	Second Year Monthly Diffs	$2N_x$	Third Year Monthly Diffs	$3N_x$
40	83.566	+·0785	77.614	+·0740	159.842	[illegible]	[illegible]
41	83.784	+·4917	77.185	+·4455	159.925	[illegible]	[illegible]
42	84.050	+·5097	77.934	+·7714	159.927	[illegible]	[illegible]
43	84.359	+·5386	77.896	+·2009	159.846	[illegible]	[illegible]
44	84.703	+·5706	77.854	+·2439	159.632	[illegible]	243.546
45	85.086	+·6178	77.672	+·2961	159.205	−·0537	[illegible]
46	85.492	+·6742	77.402	+·3498	158.696	[illegible]	[illegible]
47	85.919	+·7377	77.032	+·4015	158.227	[illegible]	243.612
48	86.354	+·8170	76.490	+·4560	157.792	+·4907	243.058
49	86.818	+·8455	76.082	+·5067	157.430	+·0862	242.623
50	87.341	+·8999	75.642	+·5562	157.208	+·4912	[illegible]
51	87.913	+·9534	75.472	+·6164	156.988	+·1187	241.820
52	88.563	+1·0089	75.336	+·6889	156.492	+·5186	[illegible]
53	89.292	+1·0900	[illegible]	+·7575	156.210	+·6106	[illegible]
54	90.100	+1·1817	75.920	+·8575	155.730	+·8005	[illegible]
55	91.000	+1·2777	75.650	+·9558	155.180	−·0984	239.002
56	91.992	+1·3850	75.372	+1·0625	154.614	[illegible]	238.182
57	93.088	+1·5000	75.088	+1·1759	[illegible]	+·8236	[illegible]
58	94.295	+1·6255	74.857	+1·3067	[illegible]	+·9501	236.92
59	95.621	+1·7653	74.442	+1·4580	152.571	+1·1121	[illegible]
60	97.073	+1·9260	73.960	+1·6179	[illegible]	[illegible]	[illegible]

Table of 10 Year Endowment Assurance Policy

Age	Fourth Year Monthly Diffs.	Fourth Year 4Vx	Fifth Year Monthly Diffs.	Fifth Year 5Vx	Sixth Year Monthly Diffs.	Sixth Year 6Vx
16	-.9917	345.985	-1.3306	442.054	-1.7169	547.757
17	-.9377	344.949	-1.3001	440.989	-1.6983	541.706
18	-.9016	343.810	-1.2772	439.617	-1.6889	540.565
19	-.8755	342.217	-1.2664	438.357	-1.6877	539.553
20	-.8644	341.127	-1.2663	437.459	-1.6895	538.869
21	-.8663	340.573	-1.2702	437.059	-1.6887	538.567
22	-.8723	340.439	-1.2705	436.984	-1.6864	538.520
23	-.8738	340.597	-1.2686	437.143	-1.6788	538.612
24	-.8718	340.869	-1.2596	437.329	-1.6692	538.704
25	-.8610	341.030	-1.2477	437.393	-1.6597	538.699
26	-.8468	340.993	-1.2357	437.289	-1.6482	538.536
27	-.8322	340.805	-1.2216	437.034	-1.6401	538.285
28	-.8155	340.470	-1.2114	436.699	-1.6317	537.972
29	-.8019	340.143	-1.2015	436.377	-1.6241	537.682
30	-.7931	339.869	-1.1922	436.114	-1.6149	537.432
31	-.7824	339.658	-1.1817	435.899	-1.6041	537.209
32	-.7704	339.521	-1.1688	435.726	-1.5906	536.972
33	-.7557	339.370	-1.1527	435.506	-1.5766	536.729
34	-.7367	339.139	-1.1356	435.205	-1.5632	536.403
35	-.7168	338.807	-1.1196	434.825	-1.5505	536.014
36	-.6982	338.400	-1.1040	434.385	-1.5404	535.607
37	-.6805	337.963	-1.0922	433.944	-1.5321	535.243
38	-.6672	337.608	-1.0825	433.650	-1.5216	534.961
39	-.6514	337.402	-1.0706	433.460	-1.5061	534.744
40	-.6321	337.327	-1.0524	433.336	-1.4893	534.588

			Fifth Year Monthly		Sixth Year Monthly Difference 6½	
40	[illegible]	[illegible]	−1.0524	403.261	−1.4[illegible]	[illegible]
41	[illegible]	[illegible]	−1.0029	433.094	−1.4360	534.112
[illegible]	[illegible]	[illegible]	−9176	432.735	−1.4053	533.649
43	[illegible]	[illegible]	−9302	432.164	−1.3751	533.024
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
45	−[illegible]	[illegible]	[illegible]	430.610	[illegible]	[illegible]
46	[illegible]	[illegible]	−8170	[illegible]	−1.2600	[illegible]
47	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	524.837
[illegible]	[illegible]	[illegible]	−7368	426.316	−1.1092	[illegible]
49	−2.93	422.563	−6855	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	−6338	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	−5662	421.983	[illegible]	[illegible]
52	[illegible]	[illegible]	−4961	425.096	[illegible]	525.3[illegible]
[illegible]	+[illegible]	[illegible]	−4195	423.986	[illegible]	524.181
[illegible]	+[illegible]	[illegible]	−3377	422.819	[illegible]	522.860
[illegible]	+[illegible]	[illegible]	−2422	421.5[illegible]	[illegible]	521.3[illegible]
[illegible]	+[illegible]	[illegible]	−1352	420.097	[illegible]	519.747
57	[illegible]	[illegible]	−0160	418.477	[illegible]	[illegible]
[illegible]	+3663	32[illegible]591	+1164	416.569	[illegible]	515.717
[illegible]	+7181	321.362	+2642	414.317	[illegible]	[illegible]
[illegible]	+[illegible]71	319.600	+4180	411.737	[illegible]	[illegible]

Values of 10 Year Endowment Assurance Policy 1000

Age	Seventh Year Monthly Difference M_x		Eighth Year Monthly Difference N_x		Ninth Year Monthly Difference O_x	
16	− 2.1319	648.528	− 2.5952	759.773	− 3.0801	876.836
	2.1319	647.471	2.5948	759.599	3.0801	876.549
17	2.1304	646.818	2.5945	759.628	3.0790	876.257
18	2.1310	646.068	2.5927	758.123	3.0774	875.995
19	2.1292	645.556	2.5901	757.773	3.0744	875.802
20	2.1267	645.030	2.5862	757.394	3.0719	875.695
21	2.1242	645.267	2.5777	757.517	3.0686	875.657
22	2.1227	645.289	2.5746	757.506	3.0657	875.645
23	2.1054	645.814	2.5690	757.487	3.0634	875.593
24	2.0970	646.351	2.5648	757.401	3.0614	875.548
25	2.0907	646.093	2.5607	757.290	3.0593	875.470
26	2.0846	646.870	2.5564	757.117	3.0567	875.365
27	2.0783	646.604	2.5513	756.912	3.0535	875.246
28	2.0712	646.352	2.5446	756.701	3.0504	875.122
29	2.0626	646.122	2.5377	756.513	3.0456	874.999
30	2.0517	643.891	2.5302	756.314	3.0418	874.877
31	2.0410	643.663	2.5231	756.119	3.0384	874.759
32	2.0307	643.401	2.5164	755.902	3.0357	874.634
33	2.0208	643.092	2.5109	755.662	3.0332	874.499
34	2.0129	642.752	2.5062	755.410	3.0302	874.355
35	2.0062	642.419	2.5002	755.159	3.0254	874.201
36	1.9979	642.112	2.4915	754.904	3.0205	874.044
37	1.9854	641.838	2.4820	754.674	3.0133	873.886
38	1.9722	641.621	2.4686	754.455	3.0051	873.777
39	1.9529	641.403	2.4530	754.219	2.9966	873.558

[illegible] of 10 Year Endowment Assurance Policy 1000

Age	Second Year: Monthly Premium	Second Year: [illegible]	Eighth Year: Monthly Premium	Eighth Year: [illegible]	[illegible] Year: Monthly Premium	[illegible] Year: [illegible]
40	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
41	1.9619	640.[illegible]	2.4206	753.614	[illegible]	[illegible]
42	1.9135	640.301	2.4033	[illegible]	[illegible]	[illegible]
43	1.8562	[illegible]	2.3864	752.678	[illegible]	[illegible]
44	1.8334	6[illegible].970	[illegible]	752.117	[illegible]	[illegible]
45	1.8044	6[illegible].21[illegible]	2.3490	751.502	[illegible]	[illegible]
46	1.7[illegible]	[illegible]	2.3249	750.856	[illegible]	[illegible]
47	1.7[illegible]	[illegible]	2.2990	750.201	[illegible]	[illegible]
48	1.7[illegible]	[illegible]	2.2693	[illegible]	[illegible]	[illegible]
49	1.671	[illegible]	[illegible]	746.795	[illegible]	[illegible]
50	1.6211	6[illegible].242	[illegible]	[illegible]	[illegible]	[illegible]
51	1.57[illegible]	633.257	[illegible]	74[illegible].002	[illegible]	[illegible]
52	1.5[illegible]	632.152	2.1204	74[illegible].156	[illegible]	[illegible]
53	1.4[illegible]	[illegible]	2.0702	[illegible]	[illegible]	[illegible]
54	1.3[illegible]	[illegible]	2.0147	[illegible]	[illegible]	[illegible]
55	[illegible]	62[illegible].025	[illegible]	[illegible]	[illegible]	[illegible]
56	1.2156	626.326	[illegible]	740.929	2.6327	[illegible]
57	[illegible]	624.385	1.8124	[illegible]	2.6283	[illegible]
58	[illegible]	[illegible]	1.7362	737.324	2.6853	832.643
59	[illegible]	618.729	1.6551	735.216	2.5392	861.312
60	[illegible]	617.021	1.5673	[illegible]	2.4900	[illegible]

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Value of

15 Year Endowment Assurance Policy 1000

(Institute of Actuaries Hm Table 4½%.)

Normal values and monthly differences

for ages

15 to 55 inclusive

Year Endowment Assurance.

Age x	Premium P_x	First Year Monthly Surplus	First Year M_x	Second Year Monthly Surplus	Second Year M_x	Third Year Monthly Surplus	Third Year M_x
15	48.832	+·0447	48.296	−·0703	98.672	−·0980	150.700
16	49.087	+·0734	48.206	−·0732	98.172	−·1126	149.610
17	49.342	+·1230	47.866	−·0839	97.255	−·1019	148.300
18	49.571	+·1947	47.235	+·0697	95.970	−·0955	146.688
19	49.746	+·2700	46.506	+·1165	94.854	−·0632	145.358
20	49.856	+·3161	46.063	+·1479	94.144	−·0520	144.624
21	49.929	+·3474	45.760	+·1581	93.792	−·0567	144.402
22	49.979	+·3570	45.695	+·1520	93.850	−·0659	144.620
23	50.031	+·3503	45.827	+·1418	94.186	−·0664	145.008
24	50.104	+·3399	46.025	+·1399	94.450	−·0662	145.348
25	50.206	+·3387	46.142	+·1430	94.632	−·0515	145.455
26	50.329	+·3424	46.220	+·1591	94.640	−·0331	145.366
27	50.469	+·3597	46.152	+·1787	94.476	−·0139	145.112
28	50.612	+·3802	46.050	+·1988	94.276	+·0070	144.804
29	50.753	+·4007	45.944	+·2202	94.054	+·0214	144.550
30	50.895	+·4231	45.818	+·2352	93.890	+·0349	144.366
31	51.035	+·4382	45.776	+·2491	93.822	+·0476	144.284
32	51.183	+·4526	45.752	+·2622	93.788	+·0627	144.217
33	51.342	+·4665	45.744	+·2780	93.750	+·0815	144.114
34	51.517	+·4829	45.722	+·2981	93.662	+·1354	143.944
35	51.708	+·5040	45.660	+·3228	93.494	+·1310	143.131
36	51.912	+·5300	45.552	+·3495	93.270	+·1139	[illegible]
	52.125	+·5572	45.438	+·3732	93.084	+·1754	[illegible]
	52.349	+·5817	45.368	+·3956	92.970	+·1909	[illegible]
	52.590	+·6050	45.330	+·4115	92.982	+·2028	[illegible]

Value of 15 Year Endowment Assurance Policy 1000

Age x	Premium P_x	First Year Mortality Difference	First Year V_x	Second Year Mortality Difference	Second Year V_x	Third Year Mortality Difference	Third Year V_x
40	52.352	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
41	52.151	+ .6351	45.530	+ .4607	93.392	[illegible]	[illegible]
42	53.446	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
43	53.254	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
44	54.316	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
45	54.794	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
46	55.306	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
47	55.851	[illegible]	45.282	+ .7127	92.580	+ .5314	142.054
48	56.436	+ .9375	45.186	+ .7700	92.382	+ .5827	141.826
49	57.072	+ .9972	45.106	+ .8233	92.298	+ .6318	141.788
50	57.769	+ 1.0524	45.140	+ .8752	92.407	+ .6918	141.874
51	58.545	+ 1.1069	[illegible]	+ .9377	92.554	+ .7632	141.940
52	59.416	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
53	60.383	+ 1.2532	45.344	+ 1.0957	92.578	+ .9306	141.794
54	61.447	+ 1.3393	45.375	+ 1.1903	92.538	+ 1.0284	141.644
55	62.616	[illegible]	[illegible]	+ 1.2930	92.452	+ 1.1350	141.448

of 15 Year Endowment Assurance Policy for

	Fourth Year		Fifth Year		Sixth Year	
	Monthly Difference 4%		Monthly Difference 4%		Monthly Difference 4%	
	[illegible]	[illegible]	-.6970	[illegible]	-.8018	317.192
	-.5540	[illegible]	-.5552	[illegible]	-.7750	317.385
	[illegible]	[illegible]	-.5242	[illegible]	-.7587	315.562
	-.2874	199.709	-.5102	[illegible]	-.7568	314.055
	-.2747	198.600	-.5100	254.266	-.7559	313.131
	-.2771	197.805	-.5159	[illegible]	-.7592	312.858
	-.2846	197.745	-.5167	253.575	-.7564	312.881
	-.2869	198.042	-.5147	254.197	-.7455	313.122
	-.2847	198.457	-.5031	254.575	-.7317	313.337
	-.2779	198.715	-.4877	254.672	-.7176	313.386
	[illegible]	[illegible]	-.4717	[illegible]	-.7010	313.205
	[illegible]	[illegible]	-.4583	[illegible]	-.6889	312.908
	[illegible]	[illegible]	-.4401	[illegible]	-.6773	312.537
	-.2034	197.807	-.4277	[illegible]	-.6657	312.262
	-.1904	197.508	-.4157	254.550	-.6528	311.917
	[illegible]	[illegible]	-.4017	[illegible]	-.6367	311.650
	[illegible]	[illegible]	-.3857	[illegible]	-.6171	311.380
	-.1657	197.150	-.3639	252.700	-.5962	311.038
	[illegible]	[illegible]	-.3417	252.377	-.5767	310.642
	[illegible]	[illegible]	-.3207	251.992	-.5587	310.213
	[illegible]	[illegible]	[illegible]	251.590	-.5446	309.883
	-.0567	[illegible]	[illegible]	251.277	-.5336	309.592
	[illegible]	[illegible]	[illegible]	251.152	-.5196	309.572
	[illegible]	[illegible]	-.2605	251.210	-.4982	309.538
	[illegible]	[illegible]	-.2877	251.245	-.4747	309.652

Value of 15 Year Endowment [illegible] Pol. of 1000

Age	Fourth Year Monthly Difference	Fourth Year [illegible]	Fifth Year Monthly Difference	Fifth Year [illegible]	Sixth Year Monthly Difference	Sixth Year [illegible]
40	+0.0092	196.126	−0.2126	251.530	−0.4403	309.667
41	+ [illegible].62	196.324	− .1750	251.575	− .3983	309.506
42	+ .0770	196.308	− .1296	251.357	− .3541	309.100
43	+ .1260	196.032	− .0817	250.897	− .3107	308.510
44	+ .1773	195.568	− .0351	250.305	− .2643	307.793
45	+ .2303	194.940	+ .0120	249.590	− .2202	307.027
46	+ .2802	194.386	+ .0618	248.950	− .1773	306.384
47	− .3075	194.215	+ .1288	248.520	− .1262	305.886
48	+ .3765	193.744	+ .1614	248.243	− .0662	305.473
49	+ .4336	193.657	+ .2254	248.024	− .0014	305.113
50	+ .5011	193.630	+ .2939	247.872	+ .0725	304.771
51	+ .5744	193.592	+ .3732	247.668	+ .1532	[illegible]
52	+ .6592	193.418	+ .4601	247.313	+ [illegible]	[illegible]
53	+ .7516	193.158	+ .5547	246.885	+ [illegible]	[illegible]
54	+ .8520	192.867	+ .6556	246.447	+ .2460	302.542
55	+ .9592	192.553	+ .7787	246.884	+ .5702	301.658

Values of 15 Year Endowment Assurance Policy 1000

Age	Seventh Year Monthly Difference 7½		Eighth Year Monthly Difference 8½		Ninth Year Monthly Difference 9½	
15	− 1.0327	380.417	− 1.2931	444.766	− 1.5761	512.511
16	− 1.0198	378.710	− 1.2904	443.282	− 1.5759	511.280
17	− 1.0172	377.110	− 1.2903	441.936	− 1.5717	510.139
18	− 1.0182	375.844	− 1.2865	440.853	− 1.5657	509.212
19	− 1.0155	375.063	− 1.2812	440.183	− 1.5545	508.583
20	− 1.0117	374.814	− 1.2703	439.914	− 1.5427	508.283
21	− 1.0068	374.820	− 1.2580	439.845	− 1.5320	508.158
22	− 9982	374.979	− 1.2465	[illegible]	− 1.5204	508.120
23	− 9752	375.071	− 1.2340	439.910	− 1.5127	508.093
24	− 9610	375.021	− 1.2247	439.821	− [illegible]	507.976
25	− ·9502	374.813	− 1.2151	439.604	− [illegible]	[illegible]
26	− ·9397	374.513	− 1.2061	439.315	− [illegible]	507.649
27	− ·9289	374.158	− 1.1949	438.961	− [illegible]	507.180
28	− ·9168	373.816	− 1.1812	438.603	− [illegible]	[illegible]
29	− ·9022	373.496	− 1.1643	438.221	− [illegible]	506.507
30	− ·8837	373.150	− 1.1468	437.807	− 1.4299	[illegible]
31	− ·8645	372.789	− 1.1306	437.391	− 1.4162	505.420
32	− ·8467	372.381	− 1.1152	436.947	− 1.4053	504.994
33	− ·8297	371.941	− 1.1035	436.525	− 1.3966	504.626
34	− ·8169	371.533	− 1.0937	436.174	− 1.3854	504.316
35	− ·8063	371.217	− 1.0812	435.900	− 1.3687	504.032
36	− ·7927	371.017	− 1.0628	435.683	− 1.3505	503.801
37	− ·7730	370.913	− 1.0427	435.550	− 1.3245	503.569
38	·7511	370.900	− 1.0136	435.412	− 1.2986	503.284
39	− ·7192	370.853	− ·9787	435.187	− 1.2617	502.917

Values of 15 Year Endowment Assurance Policy 1000

Age x	Seventh Year Monthly Difference 7½		Eighth Year Monthly Difference 8½		Ninth Year Monthly Difference 9½	
40	−·6505	370.690	−·9428	434.387	−1.2303	502.474
41	−·6408	370.347	−·9074	434.387	−1.1765	501.796
42	−·6016	369.813	−·8490	433.735	−1.1142	501.199
43	−·5588	369.100	−·8323	432.972	−1.1317	500.437
44	−·5183	368.329	−·7960	432.197	−1.0917	499.626
45	−·4782	367.560	−·7522	431.380	−1.0412	498.729
46	−·4305	366.884	−·7014	430.519	−·9962	497.830
47	−·3742	366.227	−·6452	429.620	−·9394	496.944
48	−·3139	365.676	−·5821	429.097	−·8779	496.068
49	−·2454	365.130	−·5137	428.367	−·8112	495.174
50	−·1706	364.587	−·4396	427.631	−·7403	494.264
51	−·0893	363.981	−·3607	426.854	−·6572	493.286
52	−·0023	363.276	−·2677	425.904	−·5687	492.085
53	+·0995	362.427	−·1630	424.766	−·4394	490.662
54	+·2143	361.417	−·0464	423.421	−·3411	488.987
55	+·3421	360.169	+·0835	421.783	−·2174	486.760

Values of 15 Years Endowment Assurance

T	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	583.837	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	582.817	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	581.862	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	581.036	[illegible]	656.520	[illegible]	[illegible]
[illegible]	[illegible]	580.445	[illegible]	655.992	[illegible]	[illegible]
[illegible]	[illegible]	580.134	[illegible]	655.679	[illegible]	[illegible]
[illegible]	[illegible]	579.957	[illegible]	655.502	[illegible]	[illegible]
[illegible]	[illegible]	579.868	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	579.834	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	579.721	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	579.512	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	578.487	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	1.7000	578.000	[illegible]	653.655	[illegible]	[illegible]
[illegible]	[illegible]	577.550	[illegible]	653.152	[illegible]	[illegible]
[illegible]	[illegible]	577.138	[illegible]	[illegible]	[illegible]	717.656
[illegible]	1.7167	576.766	[illegible]	652.477	[illegible]	[illegible]
[illegible]	1.7061	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	651.866	[illegible]	[illegible]
[illegible]	1.6755	575.846	[illegible]	651.545	[illegible]	[illegible]
[illegible]	[illegible]	575.645	[illegible]	651.179	2.3294	[illegible]
[illegible]	[illegible]	575.205	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	650.333	2.2777	[illegible]
[illegible]	1.7777	574.358	[illegible]	649.882	2.2749	[illegible]

Table of 15 Year Endowment Assurance Policy 1000

Age	Tenth Year Monthly Difference	Tenth Year	Eleventh Year Monthly Difference	Eleventh Year	Twelfth Year Monthly Difference	Twelfth Year
40	−1.5418	573.829	−1.9989	649.287	−2.2569	729.225
41	1.5142	573.217	1.9600	648.698	2.2651	728.670
42	1.4862	572.521	1.8327	648.015	2.2091	728.013
43	1.4528	571.749	1.7993	647.225	2.1807	727.277
44	1.4122	570.888	1.7628	646.358	2.1481	726.451
45	1.3712	569.977	1.7184	645.392	2.1101	725.531
46	1.3187	568.960	1.6756	644.373	2.0712	724.558
47	1.2647	567.972	1.6262	643.331	2.0317	723.570
48	1.2062	566.975	1.5732	642.300	1.9835	722.538
49	1.1440	565.974	1.5130	641.202	1.9296	721.457
50	1.0717	564.914	1.4447	640.020	1.8692	720.277
51	9903	563.715	1.3683	638.686	1.8017	718.947
52	8996	562.296	1.2740	637.120	1.7217	717.220
53	7982	560.624	1.1893	635.279	1.6264	715.219
54	6852	558.657	1.0902	633.186	1.5177	713.405
55	5672	556.582	9850	630.818	1.4796	710.157

Endowment Assurance Policy 1000

Age x	Commencing Year Monthly Difference 13Va		Fourteenth Year Monthly Difference 14Va	
15	−2.8468	[illegible]	−3.2[illegible]	90[illegible]
16	[illegible]	[illegible]	3.2032	907.151
17	[illegible]	[illegible]	3.2000	907.576
18	2.8294	819.425	3.1976	907.367
19	2.8[illegible]	819.100	3.1955	907.192
20	2.8[illegible]16	818.902	3.1937	907.047
21	2.8183	818.778	3.1918	907.007
22	2.8151	818.705	3.1895	906.9[illegible]
23	2.8108	818.634	3.1868	906.917
24	2.8054	818.522	3.1839	[illegible]
25	2.7996	818.353	3.1[illegible]	906.7[illegible]
26	2.7940	818.141	3.1782	906.603
27	2.7886	817.888	3.1760	906.469
28	2.7842	817.626	3.1740	906.326
29	2.7804	817.372	3.1715	[illegible]
30	2.7757	817.182	3.1680	[illegible]
31	2.7690	816.899	3.1641	[illegible]
32	2.7616	816.658	3.1587	905.755
33	2.7513	816.425	3.1526	[illegible]
34	2.7392	816.154	3.1458	905.421
35	2.7264	815.850	3.1393	905.230
36	2.7141	815.525	3.1324	905.026
37	2.7010	815.177	3.1259	904.813
38	2.6885	814.[illegible]	3.1192	904.586
39	2.6758	814.421	3.1114	904.348

Value of 15 Year Endowment Assurance Policy £1000

Age x	Thirteenth Year Monthly Difference	Thirteenth Year $13V_x$	Fourteenth Year Monthly Difference	Fourteenth Year $14V_x$
40	−2.6647	814.007	−3.1021	904.185
41	2.6427	813.334	3.0918	903.787
42	2.6232	812.990	3.0800	903.442
43	2.6003	812.365	3.0671	903.054
44	2.5755	811.173	3.0527	902.622
45	2.5482	810.903	3.0372	902.144
46	2.5189	810.091	3.0196	901.632
47	2.4850	809.241	2.9996	901.087
48	2.4471	808.339	2.9772	900.502
49	2.4051	807.362	2.9527	899.866
50	2.3584	806.297	2.9252	899.167
51	2.3063	805.090	2.8965	898.393
52	2.2517	803.716	2.8658	897.522
53	2.1936	802.175	2.8331	896.555
54	2.1316	800.471	2.7977	895.491
55	2.0644	798.578	2.7607	894.322

Values of

20 Year Endowment Insurance Policy on

(Institute of Actuaries Mortality 3% Int.)

Terminal values and monthly differences

for age

15 to 50 inclusive

	+·7052	32.493	+·0534	[illegible]	[illegible]		
	+·7342	32.346	+·0534	65.742	−	[illegible]	[illegible]
	+·7850	32.090	+·1248	64.762	+	[illegible]	[illegible]
	+·8574	31.370	+·2016	63.410	+	[illegible]	[illegible]
	+·3314	30.820	+·2500	62.233	+	[illegible]	[illegible]
	+·3810	30.180	+·2822	61.546	+	[illegible]	[illegible]
	+·4127	29.888	+·2927	61.218	+	[illegible]	[illegible]
	+·4223	29.848	+·2862	61.830	+	[illegible]	[illegible]
	+·4156	30.006	+·2755	61.698	+	[illegible]	[illegible]
	+·4049	30.230	+·2734	62.038	+	[illegible]	[illegible]
	+·4035	30.368	+·2767	62.258	+	[illegible]	[illegible]
30.849	+·4072	30.402	+·2927	62.298	+	[illegible]	[illegible]
[illegible]	+·4247	30.408	+·3133	62.163	+	[illegible]	[illegible]
	+·4458	30.316	+·3337	61.978	[illegible]	[illegible]	[illegible]
	+·4663	30.234	+·3560	61.792	[illegible]	[illegible]	[illegible]
	+·4890	30.132	+·3713	61.676	[illegible]	[illegible]	[illegible]
	+·5044	30.120	+·3851	61.672	[illegible]	[illegible]	[illegible]
	+·5188	30.134	+·3987	61.710	[illegible]	[illegible]	[illegible]
	+·5326	30.170	+·4146	61.756	[illegible]	[illegible]	[illegible]
	+·5493	30.190	+·4348	61.754	[illegible]	[illegible]	[illegible]
37.021	+·5701	30.180	+·4604	61.676	[illegible]	[illegible]	[illegible]
37.277	+·5966	30.118	+·4872	61.548	[illegible]	[illegible]	[illegible]
37.549	+·6227	30.064	+·5117	61.473	[illegible]	[illegible]	[illegible]
37.838	+·6487	30.053	+·5339	61.614	[illegible]	[illegible]	[illegible]
[illegible]	+·4717	30.090	+·5501	61.640	[illegible]	[illegible]	[illegible]

Values of 40 Year Endowment Assurance Policy £1000

Age x	Premium P_x	First Year Monthly Difference $1/12$		Second Year Monthly Difference $2/12$		Third Year Monthly Difference $3/12$	
40	38.494	+0.6885	30.232	+0.6622	61.980	+0.4325	95.284
41	38.878	+ .7017	30.458	+ .5788	62.390	+ .4586	95.765
42	39.314	+ .7197	30.678	+ .6065	62.714	+ .4880	96.172
43	39.805	+ .7494	30.812	+ .6379	62.962	+ .5326	96.376
44	40.347	+ .7821	30.962	+ .6846	63.094	+ .5864	96.404
45	40.946	+ .8311	30.973	+ .7604	63.034	+ .6422	96.274
46	41.595	+ .8887	30.930	+ .7981	62.948	+ .6957	96.196
47	42.291	+ .9482	30.913	+ .8530	62.968	+ .7516	96.240
48	43.042	+ 1.0047	30.986	+ .9107	63.100	+ .8028	96.500
49	43.860	+ 1.0645	31.086	+ .9638	63.380	+ .8572	97.014
50	46.751	+ 1.1199	31.312	+ 1.0151	63.882	+ .9124	97.684

Environment Assessment

	−·0604	136.634	−0.2431	173.304	−0.3605	[illegible]
	−·0879	134.966	−·1957	171.324	−·3250	[illegible]
	−·1395	132.990	−·1617	169.170	−·3105	[illegible]
	−·0046	131.066	−·1457	167.274	−·3016	[illegible]
	[illegible]	[illegible]	−·1461	166.066	−·[illegible]	[illegible]
	+·0065	129.106	−·1527	165.870	−·3121	[illegible]
	−·0019	129.124	−·1541	165.816	−·3094	[illegible]
	−·0047	129.536	[illegible]	[illegible]	[illegible]	[illegible]
	−·0029	130.066	−·1397	[illegible]	[illegible]	[illegible]
	+·0107	130.412	[illegible]	[illegible]	−·2633	[illegible]
	+·0292	130.472	−·1050	[illegible]	−·2467	[illegible]
	+·0481	130.32[illegible]	−·0852	166.697	−·2330	[illegible]
	+·0692	130.000	−·0706	166.352	−·2197	[illegible]
	+·0843	129.706	−·0572	[illegible]	−·20[illegible]	[illegible]
	+·0978	129.504	−·0440	165.162	−·1923	[illegible]
	+·1110	129.402	−·0292	165.752	−·1743	[illegible]
	+·1259	129.41[illegible]	[illegible]	165.714	−·1526	[illegible]
	+·1445	129.412	[illegible]	165.630	−·1273	[illegible]
	+·1684	129.342	[illegible]	[illegible]	[illegible]	[illegible]
	+·1937	129.182	[illegible]	[illegible]	[illegible]	[illegible]
	+·2166	128.994	[illegible]	[illegible]	[illegible]	[illegible]
	+·2381	128.83[illegible]	[illegible]	164.984	[illegible]617	[illegible]
	+·2536	128.854	+·1054	[illegible]	[illegible]	[illegible]
	+·2650	129.121	+·1207	[illegible]	[illegible]	[illegible]
	+·2[illegible]	129.580	+·1442	166.[illegible]	[illegible]	[illegible]

Table of [illegible] Instrument Readings [illegible] 1905

Day	Monthly Reading				Monthly Temperature	
40	[illegible]	130.120	[illegible]	[illegible]	+0·0392	[illegible]
41	+ [illegible]	130.656	[illegible]	167.008	[illegible]	[illegible]
42	+ ·3745	[illegible]	[illegible]	167.190	+ ·4035	[illegible]
43	+ ·3762	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
44	+ ·4796	130.996	[illegible]	[illegible]	− ·2312	[illegible]
45	[illegible]	130.846	+ ·4125	166.842	[illegible]	[illegible]
46	[illegible]	[illegible]	[illegible]	166.822	[illegible]	[illegible]
47	[illegible]	130.906	+ ·5076	167.106	[illegible]	[illegible]
48	[illegible]	131.350	+ ·5633	167.632	[illegible]	[illegible]
49	[illegible]	131.980	+ ·6298	[illegible]	[illegible]	[illegible]
50	+ ·3102	[illegible]	+ ·7007	[illegible]	+ ·5887	[illegible]

[illegible] Endowment [illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
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[illegible] of 20 Year Endowment Assurance Policy 1000

Age x	Monthly Reversionary Mx		Capital Sx		Annual Rx	
40	[illegible]	246.247	[illegible]	[illegible]	[illegible]	[illegible]
41	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
42	− ·0063	246.292	− ·1572	285.493	− ·3489	328.934
43	+ ·0414	246.088	− ·1146	285.268	− ·2862	328.508
44	+ ·0866	243.908	− ·0731	285.132	− ·2382	328.337
45	+ ·1303	243.832	− ·0224	285.047	− ·1812	328.167
46	+ ·1827	243.935	+ ·0373	285.082	− ·1201	328.118
47	+ ·2447	244.220	+ ·1007	285.303	− ·0507	328.203
48	+ ·3104	244.692	+ ·1731	285.657	+ ·0239	328.[illegible]
49	+ ·3862	245.248	+ ·2515	286.090	+ ·1047	328.693
50	+ ·4680	245.875	+ ·3365	286.588	+ ·1903	329.055

[illegible]	−1.2494	431.409	−1.4582	[illegible]
	−1.2417	430.500	[illegible]	[illegible]
	−1.2264	429.321	−1.4400	[illegible]
79.292	−1.2095	428.197	[illegible]	[illegible]
78.444	[illegible]	[illegible]	[illegible]	[illegible]
78.096	−1.1794	427.001	−1.3873	[illegible]
	−1.1697	426.824	−1.3779	[illegible]
	−1.1616	426.849	[illegible]	[illegible]
	[illegible]	426.882	[illegible]	[illegible]
[illegible] 78.003	[illegible]	[illegible]	[illegible]	[illegible]
77.801	−1.1295	424.865	−1.3352	[illegible]
77.472	−1.1123	425.171	[illegible]	[illegible]
[illegible]	−1.0942	425.669	−1.3097	[illegible]
	[illegible]		[illegible]	[illegible]
[illegible]	−1.0612	[illegible]	[illegible]	[illegible]
75.640	−1.0442	424.230	[illegible]	[illegible]
75.351	−1.0307	424.001	[illegible]	[illegible]
75.143	−1.0278	423.877	[illegible]	[illegible]
75.114	−1.0096	423.790	[illegible]	[illegible]
75.57	−0.9813	423.727	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
75.073	−.9247	[illegible]	[illegible]	[illegible]
74.994	−.8882	[illegible]	[illegible]	[illegible]
74.680	[illegible]	[illegible]	[illegible]	[illegible]
74.475	−.8112	[illegible]	[illegible]	[illegible]

Value of 20 Year Endowment Assurance Policy 1000.

Age x	Tenth Year Monthly Difference 10Vx		Eleventh Year Monthly Difference 11Vx		Twelfth Year Monthly Difference 12Vx	
40	−[illegible]	374.554	−·7814	422.455	−0·9963	472.905
41	−·5477	374.381	−·7471	422.224	−·9577	472.595
42	−·4927	374.164	−·7051	421.934	−·9117	472.188
43	−·4455	373.919	−·6547	421.561	−·8613	471.702
44	−·4117	73.624	−·6007	421.179	−·8037	471.170
45	−·3638	73.[illegible]	−·5386	420.765	−·7408	470.601
46	−·3[illegible]	7[illegible]	−·4708	420.411	−·6731	470.083
47	−·2164	373.491	−·3957	420.16[illegible]	−·6011	469.676
48	−·1391	373.132	−·3221	420.039	−·5307	469.305
49	−·0586	373.256	−·2327	419.911	−·4257	468.880
50	+·0363	373.370	−·1329	419.716	−·3222	468.334

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Value of 20 Year Endowment Assurance Policy 1000

Age	Thirteenth Year Monthly Difference	Thirteenth Year 13½	Fourteenth Year Monthly Difference	Fourteenth Year 14½	Fifteenth Year Monthly Difference	Fifteenth Year 15½
40	−1.2246	526.094	−1.4697	582.225	−1.7405	641.605
41	1.1830	525.669	1.4291	581.696	1.6977	640.947
42	1.1372	525.148	1.3823	581.050	1.6532	640.203
43	1.0846	524.522	1.3310	580.299	1.6044	639.357
44	1.0274	523.846	1.2750	579.493	1.5522	638.467
45	0.9650	523.127	1.2155	578.639	1.4917	637.505
46	.8991	522.467	1.1462	577.817	1.4237	636.497
47	.8226	521.838	1.0692	576.960	1.3489	635.438
48	.7372	521.198	0.9841	576.044	1.2660	634.278
49	.6424	520.449	.8893	574.981	1.1738	632.927
50	.5372	519.532	.7841	573.692	1.0778	631.377

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[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Value of 20 Year Endowment Assurance Policy 1000

Age x	Sixteenth Year Monthly Difference	$^{16}V_x$	Seventeenth Year [illegible]	[illegible]	Eighteenth Year [illegible] Difference	$^{18}V_x$
40	−2.0299	704.458	[illegible]	771.249	[illegible]	42.400
41	1.9951	703.766	[illegible]	[illegible]	[illegible]	41.807
42	1.9543	702.969	[illegible]	[illegible]	[illegible]	41.134
43	1.9106	702.089	[illegible]	[illegible]	[illegible]	840.375
44	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	839.538
45	[illegible]	700.080	2.1561	766.905	[illegible]	[illegible]
46	[illegible]	[illegible]	2.1010	765.768	[illegible]	[illegible]
47	[illegible]	697.759	[illegible]	764.524	2.4751	[illegible]
48	1.5915	696.418	1.9755	763.166	2.4274	[illegible]
49	1.5306	694.914	1.9070	761.668	[illegible]	[illegible]
50	1.4252	693.230	1.8361	760.014	2.3220	832.629

Value of 20 Year Endowment Assurance Policy 1000

Age x	Nineteenth Year Monthly Difference	$19V_x$
15	−3.2621	923.185
16	3.2598	922.941
17	3.2570	922.698
18	3.2540	922.479
19	3.2510	922.305
20	3.2487	922.186
21	3.2463	922.095
22	3.2447	922.022
23	3.2431	921.945
24	3.2412	921.849
25	3.2381	921.723
26	3.2349	921.589
27	3.2302	921.433
28	3.2247	921.272
29	3.2192	921.108
30	3.2137	920.938
31	3.2081	920.765
32	3.2024	920.578
33	3.1969	920.376
34	3.1902	920.156

Age x	Nineteenth Year Monthly Difference	$19V_x$
35	−3.1823	919.917
36	3.1738	919.661
37	3.1640	919.389
38	3.1534	919.100
39	3.1417	918.787
40	3.1292	918.444
41	3.1146	918.060
42	3.0980	917.624
43	3.0794	917.133
44	3.0588	916.591
45	3.0359	915.992
46	3.0119	915.343
47	2.9867	914.647
48	2.9547	913.895
49	2.9308	913.078
50	2.9006	912.187

Value of

25 Year Endowment Assurance £ 1000

(Institute of Actuaries H^m Table 4 p.c.)

Terminal value and monthly difference

for ages

15 to 45 inclusive

[illegible] of 45 [illegible] Ordinates [illegible]

[illegible]	[illegible]	Monthly [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
15	[illegible]	+01894	23.476	[illegible]	47.722	[illegible]	[illegible]
16	[illegible]	[illegible]	23.364	[illegible]	[illegible]	[illegible]	[illegible]
17	[illegible]	2198	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
18	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
19	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	21.164	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
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[illegible]	[illegible]	[illegible]	21.438	[illegible]	[illegible]	[illegible]	[illegible]
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[illegible]	[illegible]	[illegible]	21.532	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	21.470	[illegible]	[illegible]	[illegible]	[illegible]
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[illegible]	[illegible]	[illegible]	21.550	[illegible]	[illegible]	[illegible]	[illegible]
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[illegible]	[illegible]	[illegible]	21.662	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	21.750	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	22.092	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	22.408	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	Difference 4Va		Difference 5Va		Difference 6Va	
[illegible]	− [illegible]	97.772	− 0.0411	123.414	− 0.1087	149.868
18	+ 0698	96.018	+ ·0080	121.314	− ·0725	147.576
19	+ [illegible]	93.958	+ ·0451	119.050	− ·0551	145.346
[illegible]	+ [illegible]	91.974	+ ·0618	117.086	− ·0533	143.580
19	+ 1713	90.575	+ ·0612	115.874	− ·0577	142.600
[illegible]	+ 1671	90.040	+ ·0537	115.560	− ·0580	142.420
21	+ [illegible]	90.135	+ ·0522	115.780	− ·0554	142.716
22	− ·0557	[illegible]	+ [illegible]	[illegible]	− [illegible]	[illegible]
23	− ·0564	91.262	+ ·0667	116.922	− ·0259	143.694
24	+ 1712	91.698	+ ·0839	117.270	− ·0091	143.958
25	+ [illegible]	91.845	+ ·1022	117.340	+ ·0105	143.936
26	+ [illegible]	[illegible]	+ [illegible]	[illegible]	− [illegible]	[illegible]
27	+ [illegible]	91.558	+ ·1377	116.975	+ ·0383	143.584
28	− [illegible]	91.378	+ ·1515	116.820	+ ·0512	143.466
29	+ [illegible]	91.304	+ ·1646	116.786	+ ·0661	143.450
30	− [illegible]	91.348	+ ·1797	116.855	+ ·0842	143.508
31	− [illegible]	[illegible]	+ [illegible]	[illegible]	+ [illegible]	[illegible]
32	+ [illegible]	[illegible]	+ ·2210	[illegible]	− [illegible]	[illegible]
33	+ [illegible]	91.814	+ ·2455	117.223	+ ·1520	143.754
34	+ ·3559	91.860	+ ·2677	117.274	+ ·1721	143.836
35	+ ·3786	91.898	+ ·2884	117.360	+ ·1867	144.042
36	+ ·4000	91.998	+ ·3031	117.603	+ ·1972	144.478
37	+ ·4146	92.310	+ ·3137	118.128	+ ·2107	145.182
38	+ ·4252	92.906	+ ·3275	118.926	+ ·2335	146.074
39	+ ·4894	93.738	+ ·3507	119.878	+ ·2582	147.128
[illegible]	+ ·4626	94.682	+ ·3759	120.956	[illegible]	[illegible]
41	+ ·4702	95.662	+ ·4163	121.938	+ ·3427	149.098
42	[illegible]	96.451	+ ·4647	122.698	+ ·3916	149.815
[illegible]	[illegible]	97.030	+ ·5155	123.272	+ [illegible]	150.485
[illegible]	[illegible]	97.490	+ ·5647	123.812	+ ·4783	151.230
[illegible]	[illegible]	[illegible]	− [illegible]	124.385	− [illegible]	[illegible]

16	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	300.[illegible]	[illegible]	[illegible]	[illegible]
17	[illegible]	[illegible]	[illegible]	.6887	[illegible]	[illegible]	[illegible]	[illegible]
18	[illegible]	[illegible]	[illegible]	.6687	[illegible]	[illegible]	[illegible]	[illegible]
19	[illegible]	[illegible]	[illegible]	.6303	[illegible]	[illegible]	[illegible]	[illegible]
20	[illegible]	[illegible]	[illegible]	.6328	[illegible]	[illegible]	[illegible]	[illegible]
21	[illegible]	[illegible]	[illegible]	[illegible]	296.906	[illegible]	[illegible]	[illegible]
22	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
23	[illegible]	[illegible]	[illegible]	.6023	297.252	[illegible]	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]	[illegible]	297.347	[illegible]	[illegible]	[illegible]
25	[illegible]	[illegible]	[illegible]	[illegible]	297.266	[illegible]	7083	382.488
26	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
27	[illegible]	[illegible]	[illegible]	[illegible]	296.707	[illegible]	[illegible]	[illegible]
28	[illegible]	[illegible]	[illegible]	[illegible]	296.600	[illegible]	[illegible]	[illegible]
29	[illegible]	3	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
30	[illegible]	3	[illegible]	[illegible]	296.105	[illegible]	[illegible]	331.325
31	[illegible]	33[illegible]7	[illegible]	[illegible]	296.265	[illegible]	[illegible]	[illegible]
32	[illegible]	[illegible]72	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
33	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
34	[illegible]	[illegible]	[illegible]	[illegible]	297.173	[illegible]	[illegible]	[illegible]
35	[illegible]	[illegible]	[illegible]	[illegible]	297.440	[illegible]	[illegible]	[illegible]
36	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
37	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	113	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible] Year Endowment Assurance Policy 1[illegible]

	Twelfth Year Monthly Difference 13½		Fourteenth Year Monthly Difference 14½		Fifteenth Year Monthly Difference 15½	
[illegible]	1.0017	375.034	−1.1505	413.979	−1.3090	452.846
[illegible]	0.9925	373.565	[illegible]	412.543	1.2905	[illegible]
[illegible]	.9632	372.116	1.1126	[illegible]	1.2760	452.045
[illegible]	.9432	370.831	[illegible]	409.863	1.2631	[illegible]
[illegible]	.9297	369.960	1.0889	409.024	1.2517	[illegible]
[illegible]	.9189	369.579	1.0757	408.651	1.2407	449.704
[illegible]	.9092	369.490	1.0649	408.540	1.2282	449.550
[illegible]	.8989	369.590	1.0525	408.583	1.2130	449.502
[illegible]	.8857	369.694	1.0366	408.594	1.1973	449.423
20	.8686	369.649	1.0193	408.460	1.1823	449.227
21	.8497	369.407	1.0032	[illegible]	1.1678	448.903
[illegible]	.8322	369.061	[illegible]	[illegible]	1.1565	448.561
[illegible]	[illegible]	[illegible]	.9752	407.435	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	.9636	407226	1.1357	448.114
[illegible]	.7864	369.251	.9536	407.181	1.1182	448.056
[illegible]	[illegible]	368.360	.9356	407.250	1.0992	448.103
[illegible]	[illegible]	368.677	[illegible]	407.446	1.0717	448.183
[illegible]	.7420	368.881	.8868	407.629	1.0391	[illegible]
[illegible]	[illegible]	369.161	.8521	[illegible]	1.0052	448.159
[illegible]	[illegible]	369.363	[illegible]	407.783	[illegible]	[illegible]
[illegible]	[illegible]	369.507	[illegible]	[illegible]	.9398	447.982
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	.9053	447.956
[illegible]	[illegible]	369.896	[illegible]	408.206	.8683	448.089
[illegible]	[illegible]	370.269	[illegible]	408.[illegible]6	[illegible]	[illegible]
[illegible]	[illegible]	370.829	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	371.52[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	372.259	[illegible]	410.046	.6902	449.600
[illegible]	[illegible]	[illegible]	[illegible]	410.631	[illegible]	450.012
[illegible]	[illegible]	373.715	[illegible]	411.200	.5649	450.407
[illegible]	[illegible]	374.431	[illegible]	[illegible]	[illegible]	450.855
[illegible]	[illegible]	[illegible]	[illegible]	412.477	[illegible]	[illegible]

Value of 25 Year Endowment Assurance &c.

15	1.4768	497.717	1.6589	542.773	1.8529	590.15
16	1.4632	496.371	1.6470	541.527	1.8472	[illegible]
17	1.4504	495.083	1.6352	540.338	1.8303	[illegible]
18	1.4382	[illegible]	1.6229	539.316	1.8175	[illegible]
19	1.4264	493.227	1.6099	538.579	1.8032	[illegible]
20	1.4157	492.332	1.5958	538.143	1.7897	585.783
21	1.3990	492.609	1.5814	537.[illegible]	1.7774	[illegible]
22	1.3844	492.478	1.5637	537.666	1.7666	[illegible]
23	1.3707	492.382	1.5569	537.476	[illegible]	585.03
24	1.3576	492.097	1.5476	537.247	[illegible]	[illegible]
25	1.3472	491.791	1.5398	536.991	1.7424	584.622
26	1.3385	491.500	1.5294	536.750	1.7283	584.377
27	1.3274	491.269	1.5141	536.507	1.7129	584.151
28	1.3107	491.102	1.4972	536.329	1.6907	583.878
29	1.2929	[illegible]	1.4732	536.163	1.6665	[illegible]
30	1.2779	[illegible]	1.4445	535.967	1.6377	[illegible]
31	1.1364	[illegible]	1.4152	[illegible]	[illegible]	[illegible]
32	1.2045	[illegible]	1.3868	[illegible]	[illegible]	582.627
33	[illegible]	[illegible]	1.3567	585.236	[illegible]	[illegible]
34	1.1412	[illegible]	1.3283	534.968	1.5327	[illegible]
35	1.1108	490.235	[illegible]	534.764	[illegible]	581.711
36	[illegible]	[illegible]	[illegible]	534.620	1.4657	[illegible]
37	[illegible]	[illegible]	1.2277	534.536	[illegible]	[illegible]
38	1.0037	[illegible]	1.185[illegible]	[illegible]	1.3823	581.064
39	[illegible]	[illegible]	[illegible]	534.565	[illegible]	580.426
40	.9072	[illegible]	1.0852	[illegible]	1.2523	580.307
41	[illegible]	[illegible]	[illegible]	534.700	[illegible]	580.646
42	.7949	[illegible]	.9681	[illegible]	[illegible]	[illegible]
43	[illegible]	[illegible]	.8971	534.724	[illegible]	580.217
44	[illegible]	[illegible]	[illegible]	534.639	1.0[illegible]	579.823
45	.5625	491.065	[illegible]	[illegible]	.9[illegible]	579.271

Value of 25 Year Endowment Assurance Policy

Age	Nineteen Year Monthly Difference 19 Yr		Twenty Year Monthly Difference 20 Yr		Twenty-four Year Monthly Difference 24 Yr	
15	− 2.0588	640.012	− 2.2764	692.478	− 2.5067	747.708
16	2.0482	638.996	2.2660	691.580	2.4965	746.900
17	2.0364	638.005	2.2537	690.683	2.4860	746.148
18	2.0225	637.104	2.2415	689.851	2.4764	745.427
19	2.0093	636.395	2.2307	689.197	2.4678	744.844
20	1.9981	635.924	2.2213	688.744	2.4615	744.446
21	1.9871	635.582	2.2144	688.426	2.4564	744.174
22	1.9803	635.355	2.2090	688.276	2.4512	744.004
23	1.9748	635.189	2.2022	688.076	2.4426	743.941
24	1.9662	635.018	2.1917	687.897	2.4373	743.664
25	1.9540	634.772	2.1798	687.672	2.4183	743.414
26	1.9402	634.547	2.1627	687.886	2.4016	743.092
27	1.9203	634.244	2.1426	687.024	2.3839	742.700
28	1.8970	633.902	2.1214	686.619	2.3669	742.282
29	1.8710	633.527	2.1011	686.197	2.3468	741.840
30	1.8579	633.240	2.0710	685.755	2.3317	741.398
31	1.8549	632.746	2.0591	685.331	2.3147	740.983
32	1.8017	632.353	2.0389	684.926	2.2944	740.[illegible]
33	1.7787	631.988	2.0148	684.521	2.2705	740.122
34	1.7510	631.627	1.9863	684.090	2.2446	739.652
35	1.7153	631.224	1.9594	683.666	2.2178	739.143
36	1.6801	630.790	1.9300	683.172	2.1926	738.606
37	1.6429	630.539	1.9113	682.704	2.1674	738.056
38	1.5994	630.212	1.8404	682.247	2.1[illegible]	737.5[illegible]
39	1.5523	629.902	1.7965	681.808	2.0[illegible]	736.957
40	1.5025	629.622	1.7552	681.350	2.0195	736.[illegible]
41	1.4441	629.297	1.6877	680.822	[illegible]	735.[illegible]
42	1.3783	628.867	1.6236	680.169	[illegible]	734.[illegible]
43	1.3051	628.306	1.5522	679.361	1.9[illegible]	734.[illegible]
44	1.2236	627.604	1.4728	678.376	[illegible]	732.[illegible]
45	1.1327	626.69[illegible]	1.3700	677.210	[illegible]	731.572

Value of 25 Year Endowment Insurance Policy 1000

Age x	Twenty-second Year Monthly Difference 22½		Twenty-third Year Monthly Difference 23½		Twenty-fourth Year Monthly Difference 24½	
[illegible]	−2.7507	805.866	−3.0116	867.154	−3.2905	931.789
[illegible]	2.7427	805.254	3.0062	866.700	3.2873	931.546
17	2.7349	804.600	3.0010	866.245	3.2856	931.305
18	2.7276	804.012	2.9942	865.797	3.2861	931.084
19	2.7220	803.541	2.9934	865.495	3.2814	930.905
20	2.7178	803.224	2.9897	865.265	3.2787	930.773
21	2.7129	803.000	2.9847	865.087	3.2757	930.667
22	2.7055	802.833	2.9794	864.949	3.2719	930.575
23	2.6986	802.685	2.9719	864.809	3.2672	930.477
24	2.6877	802.495	2.9631	864.631	3.2624	930.379
25	2.6747	802.233	2.9537	864.400	3.2578	930.216
26	2.6612	801.913	2.9444	864.133	3.2526	930.051
27	2.6479	801.544	2.9346	863.828	3.2477	929.869
28	2.6336	[illegible]	2.9251	863.506	3.2427	929.678
29	2.6200	800.737	2.9157	863.183	3.2367	929.481
30	2.6015	800.339	2.9044	862.855	3.2297	929.275
31	[illegible]	799.947	2.8912	862.518	3.2223	929.062
32	2.5717	[illegible]	2.8770	862.162	3.2137	928.832
33	2.5514	799.094	2.8605	861.775	3.2044	928.583
34	2.5280	798.615	2.8427	861.355	3.1941	928.311
35	2.5024	798.095	2.8232	860.896	3.1830	928.015
36	2.4747	797.542	2.8022	860.411	3.1702	927.671
37	2.4452	[illegible]	2.7771	859.901	3.1559	927.355
38	2.4108	796.370	2.7509	859.359	3.1399	926.988
39	2.3723	795.775	2.7209	858.774	3.1223	926.590
40	2.3297	795.097	2.6876	858.135	3.1027	926.153
41	2.2824	794.330	2.6504	857.407	3.0822	925.666
42	2.2294	793.416	2.6117	856.575	3.0604	925.119
43	2.1742	792.360	2.5706	855.635	[illegible]	924.510
44	2.1158	[illegible]	2.5267	854.595	3.0122	923.840
45	2.0540	789.853	2.4794	853.439	2.9861	923.105

Value of

30 Year Endowment Assurance Policy

(Institute of Actuaries H^m Table 4½%)

Annual values and monthly differences

for ages

15 to 44 inclusive

Second

11.777	+04510	9.662			40.057	54.11
20.023	[illegible]	17.786	[illegible]	[illegible]	[illegible]	[illegible]
20.267	[illegible]	17.362	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	3157	16.705	[illegible]	[illegible]	[illegible]	[illegible]
20.653	3984	15.962	3732	32.166	[illegible]	[illegible]
20.831	4412	15.557	4053	31.492	[illegible]	[illegible]
[illegible]	4731	15.286	[illegible]	[illegible]	[illegible]	[illegible]
21.072	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
21.190	[illegible]	14.472	3782	31.912	[illegible]	[illegible]
21.344	[illegible]	[illegible]	3984	32.366	[illegible]	[illegible]
[illegible]	4630	15.910	3752	32.078	[illegible]	[illegible]
[illegible]	[illegible]	16.112	[illegible]	32.245	[illegible]	[illegible]
31.924	[illegible]	16.116	[illegible]	32.516	[illegible]	[illegible]
32.150	[illegible]	16.090	[illegible]	[illegible]	[illegible]	058
32.396	[illegible]	[illegible]	[illegible]	32.725	[illegible]	[illegible]
32.634	[illegible]	16.005	[illegible]	32.770	[illegible]	[illegible]
32.895	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	33.156	[illegible]	8
[illegible]	[illegible]	16.390	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	16.526	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	6282	[illegible]	[illegible]	33.858	5.302	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	34.015	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	4302	34.206	[illegible]	[illegible]
[illegible]	7057	14.905	6511	34.616	[illegible]	[illegible]
[illegible]	7245	[illegible]	4166	35.154	[illegible]	[illegible]
[illegible]	7466	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

(20) Year Endowment Insurance Policy 1000

Age	Fourth Year Monthly Difference 4½		Fifth Year Monthly Difference 5½		Sixth Year Monthly Difference 6½	
[illegible]	+0·0902	73·510	+0·0850	92·267	+0·0483	111·466
[illegible]	[illegible]	[illegible]	·1359	90·110	·0861	109·100
[illegible]	[illegible]	69·622	·1739	87·802	[illegible]	[illegible]
[illegible]	[illegible]	67·626	[illegible]	[illegible]	[illegible]	[illegible]
19	[illegible]	66·254	·1902	[illegible]	·1006	104·130
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	·1004	104·056
21	·2531	65·965	·1797	86·766	·1022	104·497
22	·2545	66·578	·1807	85·484	[illegible]	[illegible]
23	·2557	67·328	[illegible]	[illegible]	[illegible]	[illegible]
24	[illegible]	67·884	·2113	88·692	·1085	106·254
25	·2882	68·150	·2395	88·712	[illegible]	[illegible]
26	[illegible]	68·215	·2502	[illegible]	·1823	106·446
27	·3293	[illegible]	·2650	[illegible]	[illegible]	[illegible]
28	·3442	68·077	·2784	88·881	[illegible]	[illegible]
29	·3728	68·112	·2907	87·060	[illegible]	106·714
30	·3702	68·392	·3055	[illegible]	[illegible]	107·112
31	·3849	68·766	·3231	87·784	[illegible]	107·521
32	·4030	69·168	·3460	88·192	[illegible]	[illegible]
33	·4264	69·532	·3698	88·577	[illegible]	108·382
34	·4511	69·846	·3913	88·967	[illegible]	[illegible]
35	·4733	70·178	·4111	89·426	[illegible]	109·522
36	[illegible]	[illegible]	·4246	90·086	[illegible]	[illegible]
37	[illegible]	[illegible]	·4332	91·075	[illegible]	[illegible]
38	·5164	72·272	·4455	92·380	[illegible]	[illegible]
39	·5294	73·524	·4669	93·872	[illegible]	[illegible]
40	·5510	[illegible]	·4908	95·524	[illegible]	[illegible]

[illegible] Year Endowment Assurance Policy 1000

Age	Seventh Year Monthly Difference	Seventh Year Nx	Eighth Year Monthly Difference	Eighth Year Nx	Ninth Year Monthly Difference	Ninth Year Nx
15	−0·0054	131.306	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	+ ·0127	128.970	− ·0796	149.948	− ·1792	[illegible]
[illegible]	+ ·0156	126.900	− ·0804	148.132	− ·1732	[illegible]
[illegible]	+ ·0135	125.386	− [illegible]	[illegible]	− ·1645	[illegible]
[illegible]	+ [illegible]	[illegible]	− ·0692	146.142	− ·1471	[illegible]
[illegible]	+ [illegible]	[illegible]	− ·0542	146.138	− ·1271	[illegible]
[illegible]	+ ·0330	125.058	− ·0376	146.466	− ·1127	[illegible]
[illegible]	+ ·0493	125.658	− ·0220	146.976	− [illegible]	[illegible]
[illegible]	+ ·0652	126.238	− ·0042	147.487	− ·0847	[illegible]
[illegible]	+ ·0835	126.596	+ ·0077	147.848	− ·0740	[illegible]
[illegible]	+ ·0965	126.764	+ ·0173	[illegible]	− [illegible]	[illegible]
[illegible]	+ ·1090	126.843	+ ·0297	148.222	− ·0477	[illegible]
[illegible]	+ ·1217	126.902	+ ·0455	148.280	− [illegible]	[illegible]
[illegible]	+ ·1360	127.056	+ [illegible]	[illegible]	[illegible]	[illegible]
[illegible]	+ ·1535	127.318	+ ·0850	148.684	+ [illegible]	[illegible]
[illegible]	+ ·1757	127.638	+ ·1077	[illegible]	+ [illegible]	[illegible]
[illegible]	+ ·1983	128.042	+ ·1274	149.408	+ [illegible]	[illegible]
[illegible]	+ ·2187	128.492	+ ·1453	149.924	[illegible]	[illegible]
[illegible]	+ ·2374	129.016	+ ·1577	150.606	+ [illegible]	[illegible]
[illegible]	+ ·2497	129.694	+ ·1657	151.522	+ [illegible]	[illegible]
[illegible]	+ [illegible]	[illegible]	+ ·1777	152.673	+ [illegible]	[illegible]
[illegible]	− [illegible]	[illegible]	+ ·1977	[illegible]	+ [illegible]	[illegible]
[illegible]	+ ·2907	133.270	+ ·2196	156.634	+ [illegible]	[illegible]
[illegible]	+ ·3128	134.970	+ ·2545	157.970	[illegible]	[illegible]
[illegible]	·3486	136.750	+ ·2966	159.140	+ [illegible]	[illegible]
[illegible]	+ ·3916	138.520	+ ·3394	160.934	− ·2789	184.07

[illegible] 30 Year Endowment Assurance Policy [illegible]

[illegible]	[illegible] Tenth Year		[illegible] Twelfth Year		Twelfth Year	
[illegible]	Monthly Difference	10Vx	Monthly Difference	11Vx	Monthly Difference	[illegible]
15	−·02824	197·166	−·03836	221·546	−·04854	[illegible]
[illegible]	−·2762	195·460	−·3735	219·965	−·4655	[illegible]
17	−·2662	193·942	−·3587	218·453	[illegible]	[illegible]
18	−·2471	192·717	−·3316	217·190	−·4222	242·700
19	−·2270	191·997	−·3122	[illegible]	−·4018	241·925
20	−·2094	191·862	−·2932	[illegible]	[illegible]	[illegible]
21	−·1917	192·034	−·2816	[illegible]	[illegible]	[illegible]
22	−·1808	192·460	−·2717	[illegible]	[illegible]	[illegible]
23	−·1708	192·950	−·2625	[illegible]	[illegible]	[illegible]
24	−·1608	193·354	−·2507	[illegible]	[illegible]	[illegible]
25	−·1478	193·610	[illegible]	[illegible]	[illegible]	[illegible]
26	−·1313	193·770	[illegible]	218·457	[illegible]	[illegible]
27	[illegible]	[illegible]	−·1925	[illegible]	[illegible]	[illegible]
28	−·0877	193·924	[illegible]	[illegible]	[illegible]	[illegible]
29	[illegible]	[illegible]	−·1553	218·374	[illegible]	243·800
30	−·0503	[illegible]	−·1432	[illegible]	[illegible]	246·395
31	−·0386	195·065	−·1350	[illegible]	[illegible]	[illegible]
32	−·0305	195·902	[illegible]	220·570	[illegible]	[illegible]
33	−·0194	196·970	−·1049	221·712	[illegible]	[illegible]
34	[illegible]	[illegible]	−·0840	223·005	[illegible]	[illegible]
35	[illegible]	[illegible]	[illegible]	226·357	[illegible]	[illegible]
36	+·0584	201·040	−·0112	225·760	[illegible]	[illegible]
37	+·0957	202·598	+·0291	227·246	[illegible]	[illegible]
38	+·1364	204·264	+·0565	228·920	[illegible]	[illegible]
39	+·1747	206·062	+·1057	230·742	[illegible]	[illegible]
40	+·2149	207·982	+·1406	232·782	[illegible]	[illegible]

From Endowment Assurance Policy 1000

[illegible]	Fourth Year		Fifth Year	
[illegible]	Monthly Expectation of life		Monthly Expectation of life	
[illegible]	·6842	301·912	[illegible]	[illegible]
[illegible]	·6628	300·311	[illegible]	[illegible]
[illegible]	·6401	298·730	[illegible]	[illegible]
[illegible]	·6236	297·427	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	·5987	296·435	[illegible]	[illegible]
[illegible]	·5874	296·593	[illegible]	[illegible]
[illegible]	·5760	296·965	[illegible]	[illegible]
[illegible]	·5564	297·335	[illegible]	[illegible]
[illegible]	·5376	297·558	[illegible]	[illegible]
[illegible]	·5200	297·618	[illegible]	[illegible]
[illegible]	·5035	297·642	[illegible]	[illegible]
[illegible]	·4911	297·707	[illegible]	[illegible]
[illegible]	·4823	298·065	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	·4321	[illegible]	[illegible]	[illegible]
[illegible]	·4149	300·382	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	·3646	302·220	[illegible]	[illegible]
[illegible]	·3267	303·215	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	·2203	306·983	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	·1509	310·845	[illegible]	[illegible]
[illegible]	·1048	313·093	[illegible]	[illegible]

[illegible] 20 Year Endowment Assurance [illegible]

Age	Twelfth Year		Seventeenth Year		Eighteenth Year	
	Monthly Expense	[illegible]	Monthly Expense	[illegible]	Monthly Expense	[illegible]
15	—[illegible]	[illegible]	—10311	393·987	[illegible]	[illegible]
16	[illegible]	[illegible]	[illegible]	[illegible]	11507	424·305
17	8732	358·776	[illegible]	[illegible]	11350	[illegible]
18	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
19	8445	356·830	9690	389·141	[illegible]	[illegible]
20	[illegible]	[illegible]	9514	[illegible]	[illegible]	[illegible]
21	8124	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
22	7912	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
23	[illegible]	[illegible]	9052	389·[illegible]	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
25	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
26	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
27	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
28	7155	358·074	·8385	390·216	[illegible]	[illegible]
29	·6958	358·636	·8097	[illegible]	[illegible]	[illegible]
30	·6663	359·273	7757	391·216	[illegible]	[illegible]
31	·6312	359·963	[illegible]	[illegible]	[illegible]	[illegible]
32	·5957	360·663	[illegible]	[illegible]	[illegible]	[illegible]
33	5614	361·414	·6736	392·980	[illegible]	[illegible]
34	·5257	362·281	·6419	393·751	[illegible]	[illegible]
35	4934	363·214	·6118	394·737	[illegible]	[illegible]
36	·4629	364·454	·5754	395·9[illegible]	[illegible]	[illegible]
37	·4259	365·9[illegible]	5318	397·340	[illegible]	[illegible]
38	·3816	367·589	·4859	398·974	[illegible]	[illegible]
39	·3345	369·630	·4329	400·774	·5[illegible]7	[illegible]
40	·2800	371·723	·3758	402·720	[illegible]	[illegible]

[illegible] of [illegible] Year Endowment Assurance Policy [illegible]

[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	Difference 1956	Mortality [illegible]	[illegible]
[illegible]	−1.3076 463.212	[illegible]	[illegible]
[illegible]	1.2923 461.836	[illegible]	[illegible]
[illegible]	1.2752 460.510	1.4217 497.588	[illegible]
[illegible]	1.2555 459.354	1.4026 496.67[illegible]	[illegible]
[illegible]	[illegible]	1.3862 495.853	[illegible]
[illegible]	[illegible]	1.3721 495.430	[illegible]
[illegible]	[illegible]	1.3627 495.305	[illegible]
[illegible]	1.1985 458.090	1.3559 495.435	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	1.3323 [illegible]906	[illegible]
[illegible]	[illegible]	1.3156 [illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	1.0[illegible]	1.2606 496.132	[illegible]
[illegible]	1.0898 459.201	[illegible]	[illegible]
[illegible]	1.0574 459.341	1.2002 496.130	[illegible]
[illegible]	1.0269 459.544	1.1691 496.207	[illegible]
[illegible]	.9944 459.832	1.1409 496.416	[illegible]
[illegible]	.9795 460.397	[illegible]	[illegible]
[illegible]	.9374 460.771	[illegible]	[illegible]
[illegible]	.9022 461.447	1.0412 497.759	[illegible]
[illegible]	[illegible]	.9993 498.414	[illegible]
[illegible]	[illegible]	.9572 499.184	[illegible]
[illegible]	.7676 464.309	.8575 500.102	[illegible]
[illegible]	.7140 465.59[illegible]	.8443 501.179	[illegible]
[illegible]	.6562 467.02[illegible]	[illegible] 502.404	[illegible]
[illegible]	.5951 468.600	.7176 503.698	[illegible]

[illegible] Time Endowment Assurance Policy [illegible]

Twenty-second Year		Twenty-third Year		Twenty-fourth Year	
Monthly Difference 22 Va		Monthly Difference 23 Va		Monthly Difference 24 Va	
[illegible]	[illegible]	−1.9556	624.002	[illegible]	69.576
1.7622	579.500	[illegible]	[illegible]	[illegible]	[illegible]
1.7662	[illegible]	1.9266	621.646	[illegible]	[illegible]
1.7312	577.174	1.9154	620.653	[illegible]	[illegible]
[illegible]	[illegible]	1.9071	619.989	[illegible]	[illegible]
20	[illegible]	[illegible]	1.8982	619.691	[illegible]
21	1.7040	576.018	1.8861	619.608	[illegible]
22	[illegible]	[illegible]	1.8732	[illegible]	663.511
23	1.6774	576.297	1.8543	619.747	[illegible]
24	1.6586	576.375	1.8312	[illegible]	[illegible]
25	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
26	1.6041	576.108	[illegible]	[illegible]	[illegible]
27	1.5781	575.857	1.7582	[illegible]	[illegible]
28	1.5505	575.617	1.7346	618.582	[illegible]
29	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
30	1.5000	[illegible]	1.6863	[illegible]	[illegible]
31	[illegible]	[illegible]	1.6582	[illegible]	[illegible]
32	[illegible]	[illegible]	1.6175	618.172	[illegible]
33	1.3984	575.761	1.5777	618.177	[illegible]
34	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
35	1.3592	576.251	[illegible]	[illegible]	[illegible]
36	1.2592	576.617	1.4397	618.469	[illegible]
37	[illegible]	[illegible]	1.3829	618.776	[illegible]
38	1.1457	577.707	1.3196	[illegible]	[illegible]
39	[illegible]	[illegible]	1.2495	619.266	[illegible]
40	[illegible]	[illegible]	1.1719	619.461	[illegible]

[illegible] Underground Observations May 1880

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	Monthly Difference 25½a		Monthly Difference 2.115		Monthly Difference 2.016
[illegible]	−2.3475	717.463	−2.5654	768.025	−2.7[illegible] [illegible]
[illegible]	[illegible]	[illegible]	2.5586	767.227	[illegible]
[illegible]	2.3302	715.601	2.5506	766.475	[illegible]
[illegible]	2.3211	714.848	2.5404	765.827	[illegible]
[illegible]	2.3108	714.318	2.5302	765.384	2.740 [illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	2.7279 [illegible]
[illegible]	2.2806	713.885	2.5022	764.869	[illegible]
[illegible]	[illegible]	713.778	2.4870	764.696	[illegible]
[illegible]	2.2479	713.632	2.4723	764.478	[illegible]
[illegible]	2.2299	713.401	[illegible]	[illegible]	[illegible]
[illegible]	2.2106	713.067	2.4408	[illegible]	[illegible]
[illegible]	[illegible]	712.683	2.4254	[illegible]	[illegible]
[illegible]	2.1786	712.293	2.4068	763.097	[illegible]
[illegible]	2.1516	711.932	2.3850	762.707	[illegible]
[illegible]	2.1257	711.593	2.3616	762.818	[illegible]
[illegible]	2.0999	711.301	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	2.3058	761.550	[illegible]
[illegible]	2.0323	710.657	2.2746	761.158	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	2.5157 [illegible]
[illegible]	[illegible]	[illegible]	2.2023	760.861	2.4805 [illegible]
[illegible]	[illegible]	[illegible]	2.1588	759.934	2.4423 [illegible]
[illegible]	1.8591	709.576	2.1109	759.482	2.4001 [illegible]
[illegible]	1.8026	709.276	2.0580	758.993	[illegible]
[illegible]	1.7404	708.922	[illegible]	[illegible]	[illegible]
[illegible]	1.6713	708.557	1.9387	757.781	2.2541 [illegible]
[illegible]	[illegible]	[illegible]	1.8712	757.065	[illegible]

[illegible] of 30 Year Government [illegible] May [illegible]

[illegible]	Twenty-eighth Year. Monthly Difference 25 Va.		Twenty-ninth Year. Monthly Difference 29 Va.	
[illegible]	−3.0450	877.697	−3.3072	989.161
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	3.0259	[illegible]	[illegible]	[illegible]
[illegible]	3.0248	876.412	3.2948	[illegible]
7	3.0160	876.090	3.2932	936.255
10	3.0073	875.849	3.2856	936.107
11	2.9991	875.650	3.2812	935.981
12	2.9905	875.459	3.2767	935.864
13	2.9822	875.272	3.2725	935.740
14	[illegible]	[illegible]	[illegible]	[illegible]
1	2.9638	874.774	3.2610	[illegible]
4	2.9549	874.489	3.2541	[illegible]
7	2.9387	874.134	3.2463	935.084
8	2.9238	873.786	3.2377	934.788
29	2.9071	873.425	3.2284	[illegible]
30	[illegible]	[illegible]	[illegible]	[illegible]
31	2.8713	872.665	3.2069	[illegible]
32	2.8495	872.256	3.1942	[illegible]
33	2.8251	871.815	3.1797	[illegible]
34	[illegible]	[illegible]	[illegible]	[illegible]
35	2.7682	870.822	3.1462	[illegible]
36	2.7350	870.263	3.1279	932.363
37	2.7007	869.628	3.1085	[illegible]
38	2.6646	868.971	3.0882	931.484
39	2.6264	868.245	3.0662	930.997
[illegible]	2.5864	867.439	3.0437	930.451

No. 7

35 Year Endowment Assurance Policy 1000

(Institute of Actuaries H^m Table 4½%)

Terminal values and monthly differences

for ages

15 to 35 inclusive

Value of 35 Year Endowment Insurance [illegible]

[illegible]	[illegible]	First Year		Second Year		Third Year	
		Monthly Equivalent		Monthly Equivalent		Monthly Equivalent	
[illegible]	16.246	+01752	14.142	+0.1487	28.602	+01413	[illegible]
11	16.499	2047	14.042	1491	[illegible]	[illegible]	[illegible]
12	[illegible]	2565	13.677	2742	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	3303	[illegible]	[illegible]	25.777	[illegible]	[illegible]
15	17.266	4086	11.277	4069	24.650	[illegible]	[illegible]
16	17.369	4562	11.745	[illegible]	[illegible]	[illegible]	3.457
17	17.59	4991	11.162	4972	[illegible]	[illegible]	[illegible]
18	17.863	5371	11.492	[illegible]	24.074	3782	[illegible]
19	[illegible]	5900	11.38	[illegible]	[illegible]	[illegible]	[illegible]
20	17.973	5792	12.247	[illegible]	[illegible]	[illegible]	[illegible]
21	[illegible]	5773	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
22	[illegible]	[illegible]	[illegible]	[illegible]	25.755	[illegible]	[illegible]
23	18.650	[illegible]	[illegible]	4646	25.540	4222	[illegible]
24	18.948	[illegible]	[illegible]	[illegible]	25.462	[illegible]	[illegible]
29	19.231	5347	13.777	5068	25.906	[illegible]	[illegible]
30	19.531	5621	13.745	5345	[illegible]	4774	[illegible]
31	19.848	5772	13.922	5347	26.654	[illegible]	[illegible]
32	20.190	5900	14.100	5472	[illegible]	[illegible]	[illegible]
33	20.562	6043	14.310	5625	27.122	[illegible]	[illegible]
34	20.986	6203	14.522	5815	27.510	[illegible]	[illegible]
35	21.605	[illegible]	14.716	6064	27.846	[illegible]	[illegible]

Table of 35 Year Endowment Assurance Policy 1000.

	Fourth Year		Fifth Year		Sixth Year	
Age x	Monthly Difference	4½	Monthly Difference	5½	Monthly Difference	6½
18	+0·1535	57.552	+0·1678	71.722	+0·1518	85.204
19	·2324	55.772	·2197	69.634	·1902	83.850
17	·2852	53.690	·2582	67.347	·2085	81.600
[illegible]	·3227	51.732	·2755	65.420	·2095	79.900
19	·3375	50.415	·2737	64.330	·2040	79.082
20	·3330	50.030	·2652	64.217	·2028	[illegible]
21	·3222	50.330	·2624	64.700	·2042	79.768
22	[illegible]	[illegible]	·2627	[illegible]	[illegible]	[illegible]
23	·3190	51.948	·2755	66.458	·2328	81.440
24	[illegible]	[illegible]	·2726	[illegible]	[illegible]	[illegible]
25	·3511	53.050	·3105	67.522	·2690	82.492
26	·3700	53.270	·3313	67.722	·2822	[illegible]
27	·3915	53.334	·3452	67.872	·2945	83.015
28	·4057	53.460	·3577	68.135	·3042	[illegible]
29	·4184	53.772	·3694	68.570	·3199	83.962
30	·4305	54.225	·3836	[illegible]	·3367	[illegible]
31	·4442	54.847	·3998	69.897	·3579	85.450
32	·4613	55.522	·4217	70.652	·3798	86.284
33	·4840	56.176	·4445	71.404	·3992	87.176
34	·5077	56.802	·4645	72.194	·4167	88.16
[illegible]	·5240	[illegible]	·4829	73.072	·4279	[illegible]

Values of O.L.I. Pure Endowment Assurance Policy 1000

Age	Seventh Year Monthly Difference	Seventh Year Monthly Value	Eighth Year Monthly Difference	Eighth Year Monthly Value	Ninth Year Monthly Difference	Ninth Year Monthly Value
[illegible]	[illegible]	101.014	+0.0642	116.488	−0.0090	132.340
18	+ ·1379	98.694	+ ·0669	114.390	− [illegible]	[illegible]
19	+ ·1404	98.670	+ ·0657	112.636	− [illegible]	[illegible]
20	+ ·1374	95.245	+ ·0699	111.400	+ [illegible]	[illegible]
21	+ ·1390	94.614	+ ·0758	110.904	+ [illegible]	[illegible]
22	+ ·1422	94.815	+ ·0908	111.094	+ [illegible]	[illegible]
23	+ ·1558	95.420	[illegible] ·1074	111.650	+ [illegible]	[illegible]
24	+ ·1714	96.288	+ ·1227	[illegible]	+ [illegible]	[illegible]
25	+ ·1810	97.057	[illegible] ·1398	[illegible]	+ [illegible]	[illegible]
26	+ ·2064	97.650	+ ·1511	[illegible]	− [illegible]	[illegible]
27	+ [illegible]	[illegible]	[illegible]	[illegible]	+ [illegible]	[illegible]
28	+ ·2232	[illegible]	+ ·1732	114.792	+ ·1157	[illegible]
29	+ ·2410	98.606	+ ·1862	115.252	+ ·1320	132.[illegible]8
30	+ ·2543	99.304	+ ·2030	115.816	+ ·1528	133.950
31	+ ·2711	99.940	+ ·2239	116.484	+ ·1741	133.626
32	+ ·2921	100.576	+ ·2452	117.264	+ ·1926	[illegible]
33	+ ·3133	101.538	+ ·2637	118.222	+ [illegible]	[illegible]
34	+ ·3322	102.458	+ ·2798	119.320	+ ·2182	136.892
35	+ ·3492	103.542	+ ·2897	120.634	+ [illegible]	[illegible]
36	+ ·3577	[illegible]	+ ·2953	122.252	+ ·2522	[illegible]
37	+ ·3656	106.360	+ ·3044	124.[illegible]	+ ·2694	[illegible]

Table of 20 Year Endowment Assurance, Policy [illegible]

Age	Single Year: Monthly Difference	Single Year: Amount	Five Year: Monthly Difference	Five Year: Amount	Ten Year: Monthly Difference	Ten Year: Amount
15	−0·0887	150·148	−0·1645	165·366	−0·2400	167·490
16	−·0827	149·[illegible]	−·1467	164·[illegible]	−·[illegible]	[illegible]
17	−·0781	147·074	−·1342	165·440	−·1957	164·5[illegible]
18	−·0638	145·984	−·1118	164·320	−·1758	163·400
19	−·0332	145·445	−·0919	163·748	−·1528	162·782
20	−·0157	145·548	−·0727	163·790	−·1101	[illegible]
21	+·0017	146·000	−·0616	[illegible]	−·1302	[illegible]
22	+·0122	146·736	−·0527	166·032	−·1216	166·156
23	+·0213	147·570	−·0442	165·916	−·1115	165·070
24	+·0304	148·338	−·0332	165·730	−·0976	165·894
25	+·0425	148·984	−·0182	167·400	−·078[illegible]	[illegible]
26	+·0582	149·562	+·0018	167·968	−·0580	[illegible]
27	[illegible]	[illegible]	−·0227	168·437	−·0[illegible]	[illegible]
28	+·1002	152·476	[illegible]·0410	[illegible]	−·0[illegible]	[illegible]
29	+·1182	151·638	+·0574	169·980	−·0134	169·572
30	+·1344	152·402	+·0672	171·127	−·0077	190·750
31	+·1001	[illegible]	−·0722	[illegible]	+·0007	[illegible]
32	+·1041	[illegible]	−·0[illegible]	[illegible]	+·0167	[illegible]
33	+·1573	[illegible]	+·0970	176·586	+·0161	[illegible]
34	+·1742	157·299	+·1147	178·878	+·0[illegible]	[illegible]
35	+·1927	161·616	+·1455	181·275	+·1008	201·470

	−·2080	207·430	−·0874	223·203	[illegible]	[illegible]
[illegible]	·2847	206·900	·3548	226·657	[illegible]	[illegible]
17	·2621	[illegible]	·3307	225·127	[illegible]	[illegible]
18	·2388	203·260	·3140	224·022	[illegible]	[illegible]
19	·2237	202·667	·3001	223·468	[illegible]	[illegible]
20	·2124	202·758	·2894	223·600	[illegible]	[illegible]
21	·2019	203·294	·2793	224·153	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
24	·1815	205·825	·2275	226·772	[illegible]	[illegible]
25	[illegible]	[illegible]	·2125	[illegible]	[illegible]	[illegible]
26	[illegible]	[illegible]	·1966	[illegible]	[illegible]	[illegible]
27	[illegible]	[illegible]	·1861	[illegible]	[illegible]	[illegible]
28	·0977	[illegible]	·1777	[illegible]	[illegible]	[illegible]
29	·0916	209·700	·1706	230·780	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	·1541	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	·1367	[illegible]	[illegible]	[illegible]
32	·0494	[illegible]	·1075	236·770	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	·0722	[illegible]	[illegible]	[illegible]
34	+·0086	209·845	·0366	241·250	[illegible]	[illegible]
35	+·0513	222·247	·0036	243·695	[illegible]	[illegible]

[illegible] of 30 Year Endowment Assurance Policy [illegible]

	Initial Sum		Increased Sum		Eighteenth Year.	
[illegible]	Monthly Expense	[illegible]	Monthly Expense	[illegible]	Monthly Expense	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible] Endowment Assurance Policy 1000

Age x	American Issue Monthly Difference 19½a		American Issue Monthly Difference 20½a		[illegible]
13	−0·8134	346·937	−0·9187	374·207	[illegible]
14	·7964	345·573	·8993	372·864	[illegible]
15	·7769	344·313	·8768	371·590	[illegible]
16	·7547	343·304	·8548	370·556	[illegible]
17	[illegible]	[illegible]	·8362	367·981	[illegible]
18	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
19	·7070	343·[illegible]	·8116	370·341	[illegible]
20	·6942	343·[illegible]	[illegible]	[illegible]	[illegible]
21	·6857	[illegible]	[illegible]	[illegible]	[illegible]
22	·68[illegible]	345·6[illegible]	·7826	[illegible]	[illegible]
23	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
25	[illegible]	346·597	·7649	[illegible]	[illegible]
26	[illegible]	[illegible]	·7376	[illegible]	[illegible]
27	[illegible]	[illegible]	·7045	[illegible]	[illegible]
28	·5843	349·763	·6710	376·163	[illegible]
29	[illegible]	[illegible]	·6399	377·933	[illegible]
30	·5790	352·413	·6075	379·234	[illegible]
31	[illegible]	[illegible]	·5792	[illegible]	[illegible]
32	·4583	355·947	·5500	382·77[illegible]	[illegible]
33	·4319	358·139	·5209	384·9[illegible]	[illegible]
34	[illegible]	[illegible]	·4813	387·340	[illegible]
35	·3593	363·287	·4395	389·966	[illegible]

[illegible] Endowment Assurance [illegible] 1880

[illegible]	[illegible]	[illegible]	[illegible]
Age	Monthly Difference 2½%	Monthly Difference 2¾%	Monthly Difference 3%
15	−1.1206 432.714	−1.2610 464.090	−1.3913 497.030
16	1.1188 431.856	1.2416 462.754	1.3737 495.767
17	1.0588 430.055	1.2232 464.519	1.3573 494.582
18	[illegible]	[illegible]	[illegible]
19	1.0684 428.552	1.1919 460.161	1.3349 493.404
20	[illegible]	1.1895 460.292	1.3207 493.522
21	[illegible]	1.1750 460.785	1.3062 493.959
22	[illegible]	1.1597 461.490	1.2832 494.551
23	[illegible]	1.1360 462.264	1.2559 495.141
24	[illegible]	1.1070 463.910	1.2270 495.631
25	[illegible]	[illegible]	[illegible]
26	[illegible]	[illegible]	1.0792 496.412
27	[illegible]	[illegible]	[illegible]
28	[illegible]	9.90 [illegible]	1.0793 497.511
29	[illegible]	9.081 466.109	1.0884 498.877
30	[illegible]	9.44 [illegible]	[illegible]
31	[illegible]	[illegible]	[illegible]
32	[illegible]	8.625 475.866	9.669 502.157
33	[illegible]	8.089 472.159	9.192 503.782
34	[illegible]	7.60 474.120	8.79 505.501
35	[illegible]	7.071 476.254	8.142 507.430

[illegible] Endowment Assurance [illegible] 1920.

[illegible]	[illegible]	[illegible]
Monthly [illegible]	Monthly [illegible]	[illegible]
[illegible]	[illegible]	[illegible]
1.5313 531.650	1.6837 568.098	[illegible]
1.5177 530.449	1.6727 557.020	[illegible]
1.5062 529.416	1.6600 546.091	[illegible]
1.4937 528.679	1.6433 535.393	[illegible]
1.4774 528.333	1.6268 505.055	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]

Values of [illegible] Corresponding Numbers [illegible]

Day	[illegible] Difference	[illegible] Difference	[illegible] Difference
15	−2.0195 646.990	[illegible]	[illegible]
[illegible]	2.0047 646.097	2.1850 685.816	[illegible]
17	[illegible]	[illegible]	[illegible]
18	1.9678 644.624	[illegible]	[illegible]
19	[illegible]	2.1225 686.829	[illegible]
20	[illegible]	2.1027 686.586	2.2989 731.492
21	[illegible]	[illegible]	[illegible]
22	1.8772 643.872	2.0638 686.301	2.2662 730.957
23	[illegible]	2.0374 685.295	[illegible]
24	[illegible]	2.0236 686.27[illegible]	2.2240 730.952
25	1.8129 644.029	[illegible]	2.2062 730.794
26	1.7833 644.050	[illegible]	2.1898 730.557
27	1.7512 644.068	[illegible]	2.1580 [illegible]
28	1.7148 644.192	[illegible]	[illegible]
29	1.6757 644.389	1.8607 686.949	2.0678 729.994
30	1.6337 644.672	1.8205 686.659	[illegible]
31	[illegible]	1.7737 686.259	1.9799 729.276
32	1.6387 645.852	[illegible]	[illegible]
33	1.4817 646.202	1.6641 686.731	[illegible]
34	[illegible]	1.6003 686.922	1.8099 729.507
35	1.8485 647.268	1.5297 687.029	1.6453 729.678

35 Year Endowment Assurance Policy 1000

	[illegible]	[illegible]	[illegible]
	Monthly Difference 31½	Monthly Difference [illegible]	Monthly Difference [illegible]
—	—2.5940 781.939	—2.8120 831.927	—3.0000 [illegible]
[illegible]	2.5778 781.242	2.7989 831.328	[illegible]
[illegible]	2.5612 780.543	2.7862 830.732	[illegible]
[illegible]	2.5504 779.904	2.7730 830.174	[illegible]
[illegible]	[illegible]	[illegible]	3.0136 [illegible]
[illegible]	[illegible]	2.7495 829.399	3.0040 [illegible]
[illegible]	2.5007 [illegible]	[illegible]	2.9930 [illegible]
[illegible]	2.4843 [illegible]	[illegible]	2.9816 [illegible]
21	2.4600 776.472	2.7045 [illegible]	2.9680 [illegible]
22	[illegible]	2.6803 [illegible]	2.9533 [illegible]
[illegible]	[illegible]	[illegible]	2.9372 [illegible]
[illegible]	2.3927 777.499	2.6413 827.822	[illegible]
[illegible]	[illegible]	[illegible]	2.8907 [illegible]
28	2.3329 777.015	2.5883 827.076	2.8772 [illegible]
29	2.2973 776.793	2.5565 826.702	2.8523 [illegible]
30	2.2577 776.587	2.5215 826.326	[illegible]
31	2.2141 776.393	2.4832 825.939	2.7946 879.322
32	[illegible]	2.4405 825.497	2.7624 878.848
[illegible]	2.1128 776.678	2.3966 824.999	2.7305 878.327
34	[illegible]	2.3506 824.440	2.6709 877.757
35	2.0003 774.787	2.3020 823.816	2.6587 877.125

Mean of 334 [illegible]

Thirty fourth Year

Age x	[illegible] Difference 34½	
[illegible]	[illegible]	[illegible]
[illegible]	3.3025	940.438
[illegible]	3.2977	940.183
[illegible]	3.2932	939.944
[illegible]	3.2879	939.737
[illegible]	[illegible]	[illegible]
[illegible]	3.2758	939.619
[illegible]	[illegible]	[illegible]
23	3.2610	939.122
[illegible]	[illegible]	[illegible]
25	3.2635	938.740
[illegible]	3.2328	938.510
[illegible]	3.2208	938.257
[illegible]	3.2076	937.989
[illegible]	3.1929	937.707
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	3.1925	936.748
[illegible]	3.1239	936.376
[illegible]	[illegible]	[illegible]

Table J

20 Year Endowment Assurance Policy 1000

(Institute of Actuaries H^m Table 4½%.)

J inal values and ann thly differences
for ages
15 to 30 inclusive

Value of £10 Non Endowment Assurance Policy 2000.

Age	Premium	First Year Monthly Expense		Second Year Monthly Expense		Third Year Monthly Expense	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Values of 20 Year Endowment [illegible] Policy [illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible] of 40 Year Endowment Assurance [illegible]

	[illegible]		[illegible]		[illegible]	
	[illegible]		[illegible]		[illegible]	
	[illegible]		[illegible]		[illegible]	
16	2217	78.367	·1659	90.510	·1057	[illegible]
17	2240	76.440	·1683	88.684	·1088	[illegible]
18	2201	75.152	·1671	87.808	·1164	[illegible]
19	2212	74.695	·1725	87.514	·1236	[illegible]
20	2207	75.104	·1866	87.947	·1507	[illegible]
21	2362	75.942	·2025	88.772	·1660	[illegible]
22	2515	77.022	·2167	89.854	·1824	[illegible]
23	·2615	78.112	·2325	90.932	[illegible]	[illegible]
24	·2686	79.012	·2426	91.924	[illegible]	[illegible]
25	·2907	79.760	·2522	92.800	[illegible]	[illegible]
26	·3055	80.472	·2617	93.670	[illegible]	[illegible]
27	·3157	81.210	·2746	94.564	·2347	[illegible]
28	·3277	82.112	·2895	95.604	·2540	[illegible]
29	·3424	82.198	·3089	96.752	[illegible]	[illegible]
30	·3622	82.390	·3286	98.102	[illegible]	[illegible]

[illegible] of 40 Bars Embowment Measure [illegible]

[illegible]	[illegible]		[illegible]		[illegible]	
[illegible]	[illegible]		[illegible]		[illegible]	
[illegible]	[illegible]	[illegible]	−·0169	132.546	−·0742	147.307
[illegible]	[illegible]	[illegible]	−·0078	131.194	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	+·0128	129.966	−·0307	144.732
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	−·0087	143.838
[illegible]	[illegible]	[illegible]	+·0542	128.786	+·0176	143.524
20	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
21	[illegible]	[illegible]	[illegible]	[illegible]	+·0325	144.566
22	[illegible]	[illegible]	[illegible]	[illegible]	+·0347	146.202
23	[illegible]	[illegible]	+·0975	[illegible]	·0482	147.624
24	[illegible]	[illegible]	+·1067	133.944	[illegible]	[illegible]
25	[illegible]	[illegible]	+·1202	135.122	+·0787	150.246
26	+·1782	121.594	[illegible]	[illegible]	[illegible]	[illegible]
27	+·1971	122.680	+·1577	137.436	+·1126	152.746
28	[illegible]	[illegible]	[illegible]	[illegible]	+·1266	153.217
29	[illegible]	[illegible]	+·1874	140.366	+·1357	156.063
30	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible] Year Enlargement Figures [illegible] 1910

[illegible] t Year		[illegible]		[illegible]	
Difference 13 Va		Difference 14 Va		Difference 15 Va	
−·0226	182.196	−·0711	178.554	−·2277	175.092
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
−·0763	180.002	−·1262	175.946	−·1810	192.522
·0372	178.946	−·1236	175.090	−·1656	191.738
[illegible]	178.582	−·0943	174.903	−·1537	191.636
−·0268	179.286	−·0848	175.686	−·1422	192.274
·207	180.393	−·0751	176.554	−·1297	193.370
·0791	181.782	−·0656	177.760	−·1127	194.760
−·0005	183.230	−·0478	179.246	−·0927	195.240
+·0161	184.682	−·0311	180.830	−·0887	197.10
[illegible]	·0397	−·0160	182.208	−·0709	199.108
·494	187.234	−·0025	183.865	−·0665	200.764
+·0683	188.623	+·0050	185.212	−·0601	202.592
+·0768	190.366	+·0079	187.207	−·0542	204.324
+·0792	191.486	+·0133	189.627	−·0412	207.422
·0722	193.057	+·0262	192.398	−·0172	210.380

T	Monthly Difference	Monthly Difference	Monthly Difference	Monthly Difference	Monthly Difference	Monthly Difference
15	[illegible]	212.278	[illegible]	230.223	[illegible]	248.997
16	[illegible]	210.962	.3285	228.978	.3934	247.633
17	[illegible]	209.935	.3077	227.932	.3749	246.155
18	[illegible]	209.184	.2918	227.297	[illegible]	[illegible]
19	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
20	[illegible]	209.755	.2569	227.920	.3173	246.810
21	[illegible]	210.830	.2395	228.963	.3029	247.863
22	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
23	[illegible]	213.706	.2146	231.903	.2868	250.943
24	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
25	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
26	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
27	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
28	[illegible]	223.127	.1704	242.138	.2216	261.753
29	[illegible]	225.890	.1447	244.927	.1902	264.572
30	[illegible]	[illegible]	[illegible]	247.177	[illegible]	[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	266.618	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	257.510	.5857	288.072	[illegible]	[illegible]
[illegible]	[illegible]	.5123	287.114	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	165.292	.4712	286.486	[illegible]	[illegible]
[illegible]	216.502	.4570	287.068	[illegible]	[illegible]
[illegible]	167.578	.4496	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	.4462	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	.4411	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	.4282	293.070	[illegible]	[illegible]
[illegible]	[illegible]	.4135	[illegible]	[illegible]	[illegible]
[illegible]	277.187	.3877	298.190	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	.3250	302.567	3863	[illegible]
[illegible]	[illegible]	.2968	305.563	[illegible]	[illegible]
[illegible]	287.685	.2681	308.[illegible]	[illegible]	[illegible]

Value of 40 Year Endowment Assurance Policy 1000

Age	Twenty second Year Monthly Diff.	22½	Twenty third Year Monthly Diff.	23½	Twenty fourth Year Monthly Diff.	24½
15	−0.7103	332.992	−0.7933	356.577	−0.8835	380.[illegible]
16	·6869	331.890	·7721	355.289	·8602	379.[illegible]
17	·6655	330.937	·7527	354.374	·8396	378.[illegible]
18	·6471	330.354	·7391	353.884	·8391	378.[illegible]
19	·6352	330.420	·7305	354.075	·8280	378.[illegible]
20	·6293	331.256	·7218	355.000	·8128	379.831
21	·6224	332.640	·7080	356.396	·7977	381.229
22	·6095	334.416	·6936	358.174	·7742	382.849
23	·5954	336.417	·6701	360.080	·7453	384.846
24	·5712	338.430	·6405	361.951	·7159	386.577
25	·5410	340.381	·6101	363.781	·6883	388.150
26	·5099	342.365	·5820	365.700	·6588	389.947
27	·4814	344.476	·5522	367.751	·6335	392.002
28	·4519	346.838	·5271	370.129	·6103	394.619
29	·4272	349.568	·5046	372.924	·5817	397.801
30	·4053	352.727	·4765	376.100	·5472	400.321

Values of 40 Year Endowment Assurance Pol[illegible]

Age x	Twenty-fifth Year Monthly Diff[illegible]	25½	Twenty-sixth Year Monthly Diff[illegible]	26½	Twenty-seventh Year Monthly Diff[illegible]	27½
15	-.04815	406.487	-1.0898	433.430	-1.2070	434.779
16	.9667	405.529	1.0777	432.695	1.1952	433.047
17	.9552	404.839	1.0639	432.010	1.1738	430.500
18	.9470	404.579	1.0455	431.786	1.1543	430.299
19	.9248	404.887	1.0272	432.102	1.1280	430.527
20	.9085	405.820	1.0022	432.929	1.0991	431.200
21	.8845	407.103	.9736	434.046	1.0707	432.155
22	.8560	408.606	.9454	435.386	1.0447	433.357
23	.8276	410.199	.9190	436.849	1.0178	434.685
24	.8006	411.819	.8913	438.350	.9935	436.107
25	.7719	413.462	.8665	439.939	.9703	437.662
26	.7465	415.266	.8430	441.733	.9418	439.386
27	.7250	417.327	.8138	443.742	.9070	441.275
28	.6940	419.713	.7788	446.025	.8703	443.435
29	.6591	422.416	.7422	448.624	.8283	445.865
30	.6227	425.449	.7002	451.506	.7837	448.566

Values of 20 Year Endowment Assurance Policy

Age x	Twenty-eighth Year Monthly Diffs.	$28V_x$	Twenty-ninth Year Monthly Diffs.	$29V_x$	Thirtieth Year Monthly Diffs.	$30V_x$
15	−1.3287	491.588	−1.4552	522.891	−1.5818	555.774
16	1.3098	490.899	1.4337	522.238	1.5592	555.083
17	1.2901	490.385	1.4070	521.673	1.5299	554.436
18	1.2631	490.117	1.3768	521.300	1.5006	553.918
19	1.2332	490.215	1.3474	521.273	1.4737	553.847
20	1.2044	490.735	1.3194	521.650	1.4491	554.121
21	1.1785	491.557	1.2947	522.354	1.4242	554.705
22	1.1520	492.616	1.2843	523.463	1.3902	555.580
23	1.1284	493.848	1.2499	524.469	1.3768	556.613
24	1.1062	495.216	1.2226	525.724	1.3452	557.702
25	1.0780	496.677	1.1898	527.034	1.3112	558.848
26	1.0438	498.263	1.1543	528.466	1.2720	560.081
27	1.0076	500.015	1.1136	530.027	1.2295	561.430
28	.9660	501.993	1.0701	531.800	1.1842	562.977
29	.9218	504.228	1.0237	533.813	1.1372	564.760
30	.8747	506.717	.9757	536.080	1.0822	566.722

Values of 40 Year Endowment Assurance Policy [illegible]

Age x	Thirty-first Year Monthly Diff.d	Thirty-first Year $31V_x$	Thirty-second Year Monthly Diff.d	Thirty-second Year $32V_x$	Thirty-third Year Monthly Diff.d	Thirty-third Year $33V_x$
15	−1.7199	590.278	−1.8627	626.496	−2.0163	664.580
16	1.6920	589.521	1.8362	625.689	1.9947	663.757
17	1.6636	588.803	1.8107	624.936	1.9701	662.921
18	1.6370	588.273	1.7845	624.368	1.9476	662.580
19	1.6102	588.059	1.7614	624.085	1.9267	662.094
20	1.5872	588.250	1.7404	624.217	1.9032	662.138
21	1.5660	588.757	1.7162	624.611	1.8762	662.386
22	1.5408	589.505	1.6875	625.190	1.8478	662.799
23	1.5110	590.367	1.6572	625.875	1.8153	663.281
24	1.4787	591.281	1.6222	626.582	1.7800	663.777
25	1.4412	592.222	1.5837	627.306	1.7416	664.284
26	1.4005	593.238	1.5424	628.098	1.7010	664.861
27	1.3569	594.362	1.4989	628.998	1.6535	665.680
28	1.3112	595.678	1.4484	630.025	1.6006	666.198
29	1.2582	597.160	1.3920	631.165	1.5426	666.977
30	1.1991	598.766	1.3302	632.383	1.4789	667.785

Table of Monthly Endowment Reserves 1[illegible]

Age x	Thirty-fourth Year Monthly Diff.e	34 Vx	Thirty-fifth Year Monthly Diff.e	35 Vx	Thirty-sixth Year Monthly Diff.e	36 Vx
15	-2.1888	704.712	-2.3737	747.062	-2.5768	790.249
16	2.1665	703.891	2.3554	746.290	2.5584	789.167
17	2.1457	703.133	2.3373	745.585	2.5436	788.[illegible]
18	2.1258	702.551	2.3166	745.011	2.5232	789.950
19	2.1032	702.221	2.2933	744.630	2.5021	789.544
20	2.0779	702.155	2.2710	744.489	2.4773	789.299
21	2.0516	702.265	2.2427	744.438	2.4543	789.150
22	2.0218	702.496	2.2142	744.501	2.4280	789.072
23	1.9897	702.780	2.1834	744.603	2.4002	789.028
24	1.9549	703.071	2.1507	744.714	2.3677	788.962
25	1.9179	703.378	2.1126	744.806	2.3311	788.858
26	1.8746	703.707	2.0692	744.889	2.2906	788.727
27	1.8261	704.051	2.0217	744.961	2.2458	788.560
28	1.7728	704.418	1.9693	745.036	2.1962	788.357
29	1.7141	704.847	1.9117	745.088	2.1454	788.134
30	1.6493	705.232	1.8527	745.119	2.0927	787.886

[illegible] Endowment Assurance Policy [illegible]

Age	Thirty-ninth Year Monthly Diff^{ce}	Thirty-ninth Year 3%	Thirty-eighth Year Monthly Diff^{ce}	Thirty-eighth Year 3%	Thirty-ninth Year Monthly Diff^{ce}	Thirty-ninth Year 3%
15	-2.7981	839.291	-3.0379	889.611	-3.2997	943.073
16	2.7839	838.702	3.0263	889.152	3.2952	942.604
17	2.7676	838.127	3.0139	888.698	3.2880	942.554
18	2.7503	837.615	3.0002	888.279	3.2780	942.275
19	2.7312	837.208	2.9856	887.924	3.2691	942.049
20	2.7112	836.916	2.9703	887.642	3.2610	941.856
21	2.6901	836.691	2.9543	887.403	3.2512	941.678
22	2.6678	836.521	2.9359	887.187	3.2401	941.503
23	2.6419	836.353	2.9152	886.958	3.2280	941.316
24	2.6127	836.150	2.8924	886.694	3.2145	941.103
25	2.5805	835.903	2.8670	886.386	3.1995	940.859
26	2.5446	835.613	2.8388	886.030	3.1838	940.567
27	2.5048	835.267	2.8096	885.631	3.1674	940.289
28	2.4639	834.890	2.7790	885.204	3.1502	939.972
29	2.4277	834.567	2.7407	884.756	3.1317	939.637
30	2.3768	834.063	2.7128	884.272	3.1129	939.282

Value of

A 5 Year Endowment Assurance Policy 1000

(Institute of Actuaries Hm. Table 4½%)

Terminal values and monthly differences

for ages

15 to 25 inclusive

Value of 40 Year Endowment Assurance Policy 1000

Age x	Premium £	First Year Monthly Expense	First Year Va	Second Year Monthly Expense	Second Year Va	Third Year Monthly Expense	Third Year Va
16	12.253	+0.1909	9.062	+0.1818	20.036	+0.1928	29.975
18	12.541	·2209	9.390	2380	19.635	·2670	28.972
17	12.832	2725	9.562	3078	18.700	·3475	27.862
18	[illegible]	[illegible]	[illegible]	·3877	17.410	·3994	25.728
19	13.265	·4249	8.266	·4377	16.278	·4257	[illegible]
20	13.557	[illegible]	7.920	·4708	15.857	·4462	24.090
21	13.755	[illegible]	7.747	·4806	15.778	·4391	24.307
22	14.007	·5184	7.846	·4724	16.184	4263	[illegible]
23	14.232	·5057	[illegible]	·459[illegible]	[illegible]	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]	·4512	[illegible]	[illegible]	[illegible]
25	[illegible]	·4226	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Value of 25 Year Endowment Assurance Policy 1000

Age x	First Year Monthly Expense	First Year Va	Second Year Monthly Expense	Second Year Va	Third Year Monthly Expense	Third Year Va
15	+0.2251	39.537	−0.2613	48.644	+0.2584	57.674
16	·3057	[illegible]	·3189	46.626	·3670	55.678
17	·3579	[illegible]	·3827	[illegible]	·3249	53.636
18	·3904	[illegible]	·3190	42.777	·3549	51.092
19	[illegible]	[illegible]	·3112	41.904	·3174	50.478
20	·4039	[illegible]	·3260	[illegible]	·3150	50.952
21	·3917	35.402	·3278	42.776	·3445	[illegible]
22	·3863	[illegible]	·3234	[illegible]	·3257	[illegible]
23	[illegible]	[illegible]	·3481	[illegible]	[illegible]	48.507
24	·3977	[illegible]	·3778	46.867	·3770	[illegible]
25	[illegible]	[illegible]	·3942	47.496	·3728	[illegible]

Value of a 15 Year Endowment Assurance Policy [illegible]

Age x	Second Year Monthly Difference	Second Year Value	Eighth Year Monthly Difference	Eighth Year Value	Tenth Year Monthly Difference	Tenth Year Value
15	+0·[illegible]	64·797	+0·2102	[illegible]	+0·[illegible]	[illegible]
16	·2700	64·678	·2322	74·432	·1802	84·810
17	·2778	62·908	·2292	72·990	·1843	83·610
18	·2772	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
19	·2762	61·560	·2359	72·094	·2071	82·974
20	·2766	62·[illegible]	·2491	72·818	·2236	83·722
21	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
22	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
23	·3164	66·122	·2927	76·842	·2602	87·952
24	·3326	67·356	·3013	78·225	·2672	89·504
25	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]

Value of a 15 Year Endowment Assurance Policy [illegible]

Age x	Ninth Year Monthly Difference	Ninth Year Value	Eleventh Year Monthly Difference	Eleventh Year Value	Twelfth Year Monthly Difference	Twelfth Year Value
15	+0·1299	97·040	+0·0827	108·300	+0·0[illegible]	[illegible]
16	·1346	95·738	·0914	107·182	·0577	[illegible]
17	·1427	94·730	·1110	106·230	·0807	[illegible]
18	·1609	94·130	·1321	105·154	·1016	[illegible]
19	[illegible]	[illegible]	·1507	105·132	·1212	[illegible]
20	[illegible]	[illegible]	·1681	106·530	[illegible]	[illegible]
21	·2113	96·170	·1765	107·850	[illegible]	[illegible]
22	·2189	97·74[illegible]	·1822	109·566	[illegible]	[illegible]
23	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Value of 4.5 Year Endowment Assurance Policy 1000

Age x	Thirteenth Year Monthly Difference 13Vx		Fourteenth Year Monthly Difference 14Vx		Fifteenth Year Monthly Difference 15Vx	
15	+0·0527	133.314	−0·0311	144.942	−0·0677	151.008
16	+ ·0257	131.260	− ·0089	143.908	− ·0441	156.978
17	+ ·0475	130.356	+ ·0147	143.012	− ·0275	156.174
18	+ ·0699	129.820	+ ·0296	142.576	− ·0137	155.852
19	+ ·0829	130.012	+ ·0411	142.884	− ·0082	156.288
20	+ ·0914	131.034	+ ·0488	144.035	+ ·0058	157.552
21	+ ·1073	132.120	+ ·056[illegible]	145.342	+ ·0135	159.364
22	+ ·1033	134.620	+ ·0656	147.340	+ ·0296	161.492
23	+ ·1130	136.786	+ ·0782	150.072	+ ·0432	164.735
24	+ ·1271	138.906	+ ·0932	152.[illegible]76	+ ·0542	168.[illegible]
25	+ ·1425	140.938	+ ·1050	[illegible]	+ ·0640	[illegible]

Value of 4.5 Year Endowment Assurance Policy 1000

Age x	Sixteenth Year Monthly Difference 16Vx		Seventeenth Year Monthly Difference 17Vx		Eighteenth Year Monthly Difference 18Vx	
15	−0·1054	171.526	−0·1517	185.600	−0·2019	200.[illegible]
16	− ·0884	170.580	− ·1362	184.755	− ·1872	199.042
17	− ·0702	[illegible]	− ·1217	[illegible]	− ·1714	198.064
18	− ·0602	169.686	− ·1075	184.067	− ·1527	[illegible]
19	− ·0482	170.232	− ·0922	184.704	− ·1324	[illegible]
20	− ·0341	171.372	− ·0714	186.076	− ·1187	[illegible]
[illegible]	− ·0217	173.402	− ·0618	187.942	− ·1068	[illegible]
22	− ·0081	175.596	− ·0511	190.216	− ·0983	[illegible]
[illegible]	+ [illegible]	[illegible]	− ·0417	192.732	− ·0941	[illegible]
[illegible]	[illegible]14	[illegible]	− ·0311	195.[illegible]	− ·0917	[illegible]
	·0146	183.047	− ·0[illegible]1	[illegible]	− ·0952	[illegible]

Value of 40 Year Endowment Assurance Policy 100

Age x	Monthly Difference 19½		Monthly Difference 20½		Monthly Difference 21½	
15	−0·2256	215·374	−0·3098	231·565	−0·3647	248·195
16	·2387	214·948	[illegible]	[illegible]	·3418	247·625
17	·2203	214·540	[illegible]	[illegible]	·3193	[illegible]
18	·1996	214·548	·2470	[illegible]	·3007	247·342
19	·1802	[illegible]	·2309	[illegible]	[illegible]	[illegible]
20	·1665	216·673	[illegible]	[illegible]	[illegible]	249·837
21	·1567	218·700	·2149	235·077	[illegible]	252·232
22	·1539	221·257	·2163	237·860	[illegible]	[illegible]
23	·1559	224·220	[illegible]	[illegible]	[illegible]	[illegible]
24	·1546	227·420	·2067	[illegible]	·2601	[illegible]
25	·1456	230·757	·1962	[illegible]	·2387	[illegible]

Value of 40 Year Endowment Assurance [illegible]

Age x	Monthly Difference 22½		Monthly Difference 23½		Monthly Difference [illegible]	
15	−0·4492	255·675	−0·6966	273·448	−0·5401	[illegible]
16	·4962	256·920	·4560	282·933	·5212	[illegible]
17	·4757	[illegible]	·4376	282·683	·5085	[illegible]
18	·4589	[illegible]	·4262	282·985	·5006	[illegible]
19	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
20	·4470	257·595	·4155	[illegible]	[illegible]	[illegible]
21	·4491	[illegible]	·4055	[illegible]	[illegible]	[illegible]
22	[illegible]	[illegible]	·3954	[illegible]	[illegible]	[illegible]
23	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
25	[illegible]	[illegible]	·3122	[illegible]	·3725	[illegible]

Value of [illegible] Year Endowment Insurance Policy [illegible]

	Twenty-fifth Year	Twenty-sixth Year	Twenty-seventh Year
	Monthly Expense [illegible]	Monthly Difference [illegible]	Monthly Expense [illegible]
[illegible]	[illegible] 321.748	[illegible]6877 362.253	[illegible] [illegible]786
[illegible]	[illegible] [illegible]	[illegible]6772 342.087	[illegible] [illegible]
[illegible]	[illegible] [illegible]	[illegible]6653 342.297	[illegible] [illegible]
[illegible]	[illegible] [illegible]	[illegible]6480 343.010	[illegible] [illegible]
[illegible]	[illegible] [illegible]	[illegible] [illegible]	[illegible] [illegible]
[illegible]	[illegible] [illegible]	[illegible]6082 346.561	[illegible] [illegible]
[illegible]	[illegible] [illegible]	5812 349.123	[illegible] [illegible]
[illegible]	[illegible] [illegible]	[illegible] [illegible]	[illegible] [illegible]
[illegible]	[illegible] [illegible]	[illegible] [illegible]	[illegible] [illegible]
[illegible]	[illegible] [illegible]	[illegible] [illegible]	[illegible] [illegible]
[illegible]	[illegible]	[illegible] [illegible]	[illegible] [illegible]

Value of [illegible] Year Endowment Insurance Policy [illegible]

	Twenty-eighth Year	Twenty-ninth Year	[illegible]
	Monthly Difference [illegible]	Monthly Difference [illegible]	Monthly Expense [illegible]
[illegible]	[illegible] [illegible]	-09478 410.003	[illegible] [illegible]
[illegible]	[illegible] [illegible]	9279 410.080	[illegible] [illegible]
[illegible]	[illegible] 34.720	8992 410.359	[illegible] [illegible]
[illegible]	[illegible] [illegible]	8670 410.569	[illegible] [illegible]
[illegible]	[illegible] [illegible]	8868 412.[illegible]	[illegible] [illegible]
[illegible]	[illegible] [illegible]	[illegible] [illegible]	[illegible] [illegible]
[illegible]	[illegible] [illegible]	7867 [illegible]	[illegible] [illegible]
[illegible]	[illegible] [illegible]	9543 [illegible]	[illegible] [illegible]
[illegible]	[illegible] [illegible]	[illegible] [illegible]	[illegible] 446.[illegible]
[illegible]	[illegible] [illegible]	[illegible] [illegible]	[illegible] 449.054
[illegible]	[illegible] 445.[illegible]	[illegible] [illegible]	[illegible] [illegible]

Value of 4-J Year Endowment Assurance May 1001

	Twenty-first Year	Twenty-second Year	Twenty-third Year
Age x	Monthly Expense 1%	Monthly Expense 1%	Monthly Expense 1%
15	-1.1279 466.012	-1.1203 487.609	[illegible]
16	1.0960 466.436	1.1881 487.283	1.2908 518.264
17	1.0630 466.000	1.0380 487.139	[illegible]
18	1.0332 466.959	1.0379 487.085	[illegible]
19	1.0063 466.997	1.0024 [illegible]	1.0002 [illegible]
20	9911 466.731	1.0908 [illegible]	1.1857 517.259
21	1.0[illegible] [illegible]	1.0555 492.109	1.1562 [illegible]
22	[illegible]	1.0257 494.666	[illegible]
23	[illegible]	9962 [illegible]	1.0860 [illegible]
24	[illegible]	9672 [illegible]	[illegible]
25	[illegible]	9169 [illegible]	1.0005 [illegible]

Value of 4-J Year Endowment Assurance [illegible]

	Twenty-first Year	Twenty-second Year	Twenty-third Year
Age x	Monthly Expense [illegible]	Monthly Expense [illegible]	Monthly Expense [illegible]
15	-1.1000 [illegible]	-1.5574 576.810	-1.6807 [illegible]
16	1.4017 544.622	1.5251 576.447	1.6604 [illegible]
17	1.3869 544.649	1.4879 576.351	[illegible]
18	1.3500 544.581	[illegible]	1.5799 [illegible]
19	1.3126 544.641	1.4598 576.254	[illegible]
[illegible]	1.2797 544.96[illegible]	[illegible]	1.5[illegible] [illegible]
[illegible]	2.1[illegible] 542.78[illegible]	1.4715 576.786	[illegible]
[illegible]	[illegible]	1.4359 [illegible]	1.4987 [illegible]
[illegible]	[illegible]	1.4787 576.578	[illegible]
[illegible]	[illegible]	1.3515 [illegible]	1.3[illegible]0 [illegible]
[illegible]	[illegible]	1.2003 587.300	1.3197 [illegible]

[illegible] of [illegible] Bar Condensed Measures Valley 1000

	Calculated bar	Telegraph bar	Telephone bar
	Steady Capacity	Steady Capacity	Steady Capacity
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]

[illegible] of [illegible] Bar [illegible] Condensed [illegible] Valley 1000

	Calculated bar	Telegraph bar	Telephone bar
	Difference	Difference	Difference
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]

Value of 45 Year Endowment Assurance Policy 1000

Age x	Forty-third Year Monthly Difference	48Vx	Forty-fourth Year Monthly Difference	44Vx
15	−3.0005	893.108	−3.2770	944.635
16	2.9838	892.653	3.2669	944.397
17	2.9649	892.207	3.2556	[illegible]
18	2.9442	891.794	3.2434	943.826
19	2.9216	891.447	3.2301	943.573
20	2.8974	891.174	3.2158	943.351
21	2.8709	[illegible].927	3.2012	[illegible]
22	2.8441	890.690	3.1861	942.930
23	2.8158	890.431	3.1702	942.706
24	2.7862	[illegible].130	3.1561	942.452
25	2.7540	[illegible].169	[illegible]	[illegible]

Value of

50 Year Endowment Assurance Policy 1000

(Institute of Actuaries H^m Table 4½%)

Nominal values and monthly differences

for ages

15 to 20 inclusive

Values of 50 Year Endowment Assurance Policy 1000

Age x	Premium Px	First Year Monthly Difference		Second Year Monthly Difference		Third Year Monthly Difference	
15	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
16	11.492	·2249	1·794	·2417	17.386	[illegible]	[illegible]
17	11.808	·2755	8.490	·3167	15.498	[illegible]	[illegible]
18	12.115	·3507	7.707	·3965	15.264	[illegible]	[illegible]
19	17.397	·4272	7.247	·4463	14.288	[illegible]	[illegible]
20	12.651	·4764	6.934	·4792	13.834	[illegible]	[illegible]

Values of 50 Year Endowment Assurance Policy 1000

Age x	Fourth Year Monthly Difference 4½		Fifth Year Monthly Difference 5½		Sixth Year Monthly Difference 6½	
15	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
16	[illegible]	33.110	·3390	40.535	[illegible]	[illegible]
17	·3768	31.258	·3772	38.540	[illegible]	[illegible]
18	·4142	29.566	·3930	36.965	[illegible]	[illegible]
19	·4276	28.572	·3897	36.292	[illegible]	[illegible]
20	·4215	28.570	·3784	36.680	·3429	[illegible]

Values of 50 Year Endowment Assurance Policy 1000

Age x	Seventh Year Monthly Difference 7½		Eighth Year Monthly Difference 8½		Ninth Year Monthly Difference 9½	
15	[illegible]	[illegible]	[illegible]	55.502	[illegible]	[illegible]
16	·3157	55.674	·2758	63.857	[illegible]	[illegible]
17	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
18	·3103	53.218	·2734	62.052	[illegible]	[illegible]
19	·3095	53.213	·2762	62.300	[illegible]	[illegible]
20	·3099	54.148	·2884	63.338	[illegible]	[illegible]

Value of 50 Year Endowment Insurance Policy [illegible]

Age	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
15	+0·1886	82·792	+0·1492	92·184	+0·1126	102·016
16	·1922	81·768	·1562	91·387	·1312	101·306
17	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
18	·2159	80·820	·1951	90·594	·1721	100·644
19	·2338	81·238	·2119	91·092	·1904	101·204
20	·2482	82·430	·2776	92·350	·1984	102·620

Value of 50 Year Endowment Insurance Policy [illegible]

Age	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
15	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
16	·1082	111·500	·0826	122·002	·0574	132·[illegible]
17	·1287	111·626	·1047	121·578	·0723	134·5[illegible]
18	·1492	110·968	·1181	121·666	·0841	134·772
19	·1602	111·678	·1272	122·548	·0921	135·[illegible]
20	·1666	113·272	·1326	124·332	·0986	135·800

Value of 50 Year Endowment Insurance Policy

Age	Sixteenth Year		Seventeenth Year		[illegible]	
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
15	+0·0087	144·444	−0·0267	155·948	−0·0667	[illegible]
16	+·0236	144·016	−·0126	155·660	−·0522	[illegible]
17	+·0368	143·814	−·0008	155·702	−·0385	[illegible]
18	+·0477	144·314	+·0112	156·294	−·0259	166·691
19	+[illegible]	[illegible]	−·0316	[illegible]	−[illegible]	[illegible]
20	+·0664	147·854	+·0368	159·863	+[illegible]7	172·44[illegible]

Value of 50 Year Endowment Assurance Policy 1000

Age	Twenty-first Year Monthly Expense	Value	Twenty-fifth Year Monthly Expense	Value	Twenty-fourth Year Monthly Expense	Value
15	−·0056	180·358	−·1467	193·302	[illegible]	[illegible]
16	·0914	180·870	·1297	193·420	[illegible]	[illegible]
17	·0752	180·683	·1097	193·808	[illegible]	[illegible]
18	·0566	181·490	[illegible]	[illegible]	[illegible]	[illegible]
19	·0407	183·043	·0777	196·372	[illegible]	[illegible]
20	·0301	185·458	·0701	198·950	[illegible]	[illegible]

Value of 50 Year Endowment Assurance Policy 1000

Age	Twenty-second Year Monthly Expense	Value	Twenty-third Year Monthly Expense	Value	Twenty-fourth Year Monthly Expense	Value
15	−·0[illegible]	[illegible]	−·2660	[illegible]	[illegible]	[illegible]
16	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
17	[illegible]	[illegible]	·2327	236·027	[illegible]	[illegible]
18	[illegible]	[illegible]	·2251	237·388	[illegible]	[illegible]
19	[illegible]	[illegible]	·2243	239·772	[illegible]	[illegible]
20	[illegible]	[illegible]	·2242	248·057	[illegible]	[illegible]

Value of 50 Year Endowment Assurance Policy 1000

Age	Twenty-fifth Year Monthly Expense	Value	Twenty-sixth Year Monthly Expense	Value	Twenty-seventh Year Monthly Expense	Value
[illegible]	[illegible]	[illegible]	−·4204	281·670	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	·4139	282·543	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	·4057	283·910	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	·3608	288·777	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	·3616	292·458	[illegible]	[illegible]

Value of 50 Year Endowment Assurance Policy

Age	Twenty-eighth Year Monthly Difference 26½		Twenty-[illegible] Year Monthly Difference 28½		Thirtieth Year Monthly Difference 30½	
15	-.8502	316.413	-.8122	[illegible]	-.6763	[illegible]
16	.5347	317.657	[illegible]	[illegible]	.6494	353.576
17	.5185	319.280	[illegible]	[illegible]	[illegible]	[illegible]
18	.4934	320.407	[illegible]	[illegible]	.5887	[illegible]
19	.4816	321.261	[illegible]	[illegible]	.5642	[illegible]
20	.4620	322.816	[illegible]	[illegible]	[illegible]	[illegible]

Value of 50 Year Endowment Assurance Policy

Age	Twenty-first Year Monthly Difference [illegible]		Twenty-[illegible] Year Monthly Difference 32½		Thirty-[illegible] Year Monthly Difference [illegible]	
15	-.7047	[illegible]	[illegible]	391.992	-.08507	[illegible]
16	.7032	375.507	[illegible]	[illegible]	.8271	[illegible]
17	.6720	[illegible]	.7833	397.622	.7984	[illegible]
18	[illegible]	379.04[illegible]	.7053	399.626	.7744	[illegible]
19	.6197	381.808	.6839	402.407	[illegible]	[illegible]
20	.6012	385.419	[illegible]	[illegible]	.7329	[illegible]

Value of 50 Year Endowment Assurance Policy

Age	Twenty-[illegible] Year Monthly Difference 34½		Twenty-[illegible] Year Monthly Difference [illegible]		Thirty-[illegible] Year Monthly Difference 36½	
15	-.9283	438.779	-1.0050	462.022	[illegible]	[illegible]
16	.8984	439.840	.9789	465.080	[illegible]	[illegible]
17	[illegible]	[illegible]	.9572	466.567	[illegible]	[illegible]
18	.8507	443.360	[illegible]	[illegible]	[illegible]	[illegible]
19	.8261	446.176	.8971	469.338	[illegible]	[illegible]
20	.7977	449.752	.8672	472.8[illegible]	[illegible]	[illegible]

Value of 30 Year Endowment Assurance Policy 1000

[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]

Value of 30 Year Endowment Assurance Policy 1000

[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]

Value of 30 Year Endowment Assurance Policy 1000

[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]

Value of 50 Year Endowment Insurance Policy 1000

Age	Forty-sixth Year Monthly Difference		Forty-seventh Year Monthly Difference	
16	−2.4352	806.339	−2.6638	849.488
17	2.3947	806.003	2.6299	849.055
18	2.3547	805.702	2.5927	848.622
19	2.3087	805.462	2.5547	848.234
20	[illegible]	[illegible]	[illegible]	[illegible]
21	[illegible]	[illegible]	[illegible]	[illegible]

Value of 50 Year Endowment Insurance Policy 1000

Age	Forty-eighth Year Monthly Difference		Forty-ninth Year Monthly Difference	
	−2.9267	895.792	−3.2317	945.755
	2.9001	896.349	3.2169	945.445
17	[illegible]	[illegible]	[illegible]	945.180
18	2.8444	[illegible].482	3.1855	944.923
19	2.8150	894.118	3.1588	944.[illegible]
20	2.7849	893.812	3.1320	944.297

Sum of

Endowment Assurance at age 30 or other

Under Policy No.

(Institute of Actuaries Table No. 1 3%)

Terminal values and monthly deposits

for age 15 to 20 inclusive

Endowment Assurance Payable at Age 30 or Previous Death

	First Year		Second Year		Third Year	
Premium P_x	Monthly Difference $1V_x$		Monthly Difference $2V_x$		Monthly Difference $3V_x$	
[illegible]	+ [illegible]	[illegible]	−0·1203	98·572	−0·2740	[illegible]
53·495	+ ·0556	62·828	− ·1099	107·642	− ·3707	[illegible]
58·881	+ ·0841	57·872	− ·0856	117·780	− ·2677	[illegible]
65·148	+ ·1296	68·588	− ·0661	129·524	− ·3071	[illegible]
72·490	+ ·1732	70·412	− ·0243	143·914	− ·3750	[illegible]
81·263	+ ·1811	79·070	− ·1314	161·890	− ·4334	[illegible]

Endowment Assurance Payable at Age 30 or Previous Death

Fourth Year		Fifth Year		Sixth Year	
Monthly Difference $4V_x$		Monthly Difference $5V_x$		Monthly Difference $6V_x$	
−0·4308	204·742	·0·5970	260·738	−0·8018	[illegible]
− ·4452	223·223	− ·6604	284·643	− ·9032	[illegible]
− ·4969	244·744	− ·7534	312·666	− 1·0419	[illegible]
− ·5792	270·445	− ·8856	344·245	− 1·2138	[illegible]
− ·7021	301·819	− 1·0579	387·004	− 1·4886	[illegible]
− ·8663	340·578	− 1·2702	437·057	− [illegible]	[illegible]

[illegible]

[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	Monthly [illegible]	Monthly [illegible]
[illegible]	−1.2931 644.786	−1.9741 [illegible]
[illegible]	−1.4739 487.772	−1.7878 562.721
[illegible]	−1.6872 538.332	−2.0471 621.57[illegible]
[illegible]	[illegible]	−2.3161 [illegible]
19	−1.8226 571.058	[illegible] 2.6558 774.11
20	−2.1267 [illegible]	−2.5182 [illegible]

Endowment Assurance Payable at Age 30 or [illegible]

[illegible]	[illegible]	Eleventh Year	Twelfth Year
Age at	Monthly Difference 10%	Monthly [illegible]	Monthly Difference
15	−1.7747 583.839	−2.1[illegible] [illegible]	−2.5078 737.[illegible]
16	−2.1127 641.569	−2.5[illegible] [illegible]	−2.8092 [illegible]
17	−2.3097 704.135	−2.[illegible] [illegible]	−3.1643 898.057
18	−2.7151 786.999	−3.1382 891.795	
19	−3.1078 884.448		

Endowment Assurance Payable at Age 30 or [illegible]

[illegible]	Twelfth Year	Fourteenth Year
Age	Monthly Difference 10%	Monthly Difference 10%
15	−2.8648 820.900	−3.2062 908.106
16	−3.1853 903.443	

Form F

Endowment Assurance at Age 35
or Term [illegible]
Plan 100

(Institute of Actuaries [illegible])

[illegible] and monthly [illegible]
for ages 15 to 25 inclusive

Assurance Payable at [illegible]

Age	Premium [illegible]	Monthly Premium 18x	Monthly Premium 21x	Monthly Premium [illegible]
15	[illegible]	+·0250 32.493	+0·0040 66.198	— [illegible]
16	[illegible]	+ ·1247 34.836	+ ·0388 70.762	— [illegible]
17	[illegible]	+ ·1647 37.222	+ ·0825 75.430	— [illegible]
18	[illegible]	+ ·2245 39.684	+ ·1325 80.472	+ [illegible]
[illegible]	[illegible]	+ [illegible] [illegible]	+ [illegible] [illegible]	— [illegible]
[illegible]	[illegible]	— [illegible] [illegible]	+ ·1479 94.144	— ·0520 [illegible]
[illegible]	[illegible]	— [illegible] 50.424	+ ·1188 103.320	— ·1173 [illegible]
21	57.523	+ ·2156 [illegible]	+ ·0671 114.434	— ·1766 [illegible]
22	65.564	+ ·2828 62.172	+ ·0035 127.696	— ·2808 [illegible]
[illegible]	72.767	+ ·2417 69.867	— ·0615 141.372	— ·3765 220.657
[illegible]	[illegible]	+ ·2035 79.026	— ·1352 162.116	— ·4816 [illegible]

Endowment Assurance Payable at Age 35 or Previous Death

Age	Fourth Year		Fifth Year		Sixth Year	
	[illegible]	[illegible]	Monthly Premium	18x	[illegible]	18x
15	—0·1604	136.634	—0·2431	173.304	—0·3605	[illegible]
16	— ·1303	145.540	— ·2522	184.898	— ·3960	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	— ·1528	167.040	— ·3367	213.458	— ·5435	[illegible]
19	— ·2022	180.954	— ·4178	231.877	— ·6464	[illegible]
20	— ·2771	197.405	— ·5159	253.852	— ·7572	[illegible]
[illegible]	— ·3676	217.228	— [illegible]	279.637	— ·8873	[illegible]
22	— [illegible]	241.600	— ·7439	[illegible]	— 1.0292	[illegible]
23	— ·5700	269.110	— ·8713	345.216	— 1.1470	[illegible]
24	— ·6797	301.808	— 1.0334	387.036	— 1.4000	[illegible]
25	— ·8468	340.943	— [illegible]	437.[illegible]	— [illegible]	[illegible]

Endowment Assurance Payable at Age 35 or [illegible]

Age	[illegible]	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]
15	−.04997 251.132	−.06648 292.863	[illegible] 8
16	.5667 269.115	.7591 [illegible]	[illegible] 6
17	.6569 289.816	.8683 339.434	[illegible] 87
18	.7633 313.896	.9869 [illegible]	1.2191 425.124
19	.8713 342.004	[illegible]	[illegible]
20	[illegible]	[illegible]	[illegible]
21	[illegible]	[illegible]	[illegible]
22	1.3302 457.180	[illegible]	[illegible]
23	[illegible]	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]
—	[illegible]	[illegible]	[illegible] 8

Endowment Assurance Payable at Age 35 or [illegible]

Age	Tenth Year	Eleventh Year	Twelfth Year
	Monthly Difference 10 Yr	Monthly Difference 10 Yr	Monthly Difference 10 Yr
15	−1.0495 383.163	−1.2494 431.909	−1.4542 485.161
16	1.1710 412.830	1.3868 465.506	[illegible] 8
17	1.3072 446.522	[illegible] 504.155	1.7775 566.673
18	[illegible]	[illegible]	[illegible]
19	1.6777 529.163	1.9374 597.966	2.2024 670.304
20	[illegible]	[illegible] 6	2.4910 735.157
21	1.8709 [illegible]	2.4171 722.400	[illegible]
22	2.3547 [illegible]	[illegible]	3.1526 [illegible]
23	2.6[illegible]	[illegible] 8	
24	[illegible]		

Endowment Assurance Payable at Age 35 or [illegible]

Fortnightly Year	Monthly Difference 14½	
[illegible]	[illegible]	[illegible]
—1.1721 636.979	—1.8973 593.500	[illegible]
1.8406 574.847	[illegible]	[illegible]
2.0342 628.292	2.3069 675.173	[illegible]
2.2574 663.388	2.5649 756.497	[illegible]
2.5185 746.435	[illegible] 826.844	[illegible]
2.5216 [illegible]	[illegible]	
3.1747 902.596		

[illegible]

Fortnightly Year	Monthly Difference 14½	
[illegible]	[illegible]	[illegible]
—2.3417 [illegible]	—2.6647 [illegible]	[illegible]
[illegible] 773.729	2.9332 845.257	[illegible]
[illegible]	[illegible]	
3.2255 914.559		

Endowment Assurance Payable at Age 35 or Previous Death

Fortnightly Year		
[illegible]		
[illegible]		

Table of

Endowment Insurance at Age 40
on Premium Deferred Policy No.

Issued [illegible]

Premium [illegible] each monthly [illegible]
for [illegible] years

15	28.149	+.0199	[illegible]	[illegible]	[illegible]	+.0229	[illegible]
16	28.789	+.1634	[illegible]	+.1137	50.352	+.0977	[illegible]
17	[illegible]	+.217	[illegible]	+.1732	52.500	+.1068	[illegible]
18	30.485	+.2740	[illegible]	+.2367	54.842	+.1832	[illegible]
19	[illegible]	+.3434	[illegible]	+.2682	57.742	+.1722	[illegible]
20	34.752	+.3810	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
21	37.174	+.4027	[illegible]	+.2720	66.252	[illegible]	[illegible]
22	39.555	+.4011	[illegible]	+.2421	71.992	+.1727	[illegible]
23	[illegible]	+.3514	[illegible]	+.2051	[illegible]	+.0997	[illegible]
24	[illegible]	+.3567	[illegible]	+.1738	86.210	[illegible]	[illegible]
	50.206	+.3387	[illegible]	+.1430	96.582	[illegible]	[illegible]
	52.768	+.3235	[illegible]	+.1195	[illegible]	[illegible]	[illegible]
1	57.965	+.3182	.137	+.0937	[illegible]	[illegible]	[illegible]
28	66.082	+.3127	12.330	+.0555	[illegible]	[illegible]	[illegible]
29	72.317	+.3012	[illegible]	+.0151	142.875	[illegible]	[illegible]
	83.061	+.2852	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible] Degrees at Age [illegible] — [illegible]

Age	Fourth Year: Monthly Difference	Fourth Year: [illegible]	Fifth Year: Monthly Difference	Fifth Year: [illegible]	Sixth Year: Monthly Difference	Sixth Year: [illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	+ [illegible]	103.360	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	+ ·0655	107.266	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	+ [illegible]	[illegible]	−·0497	[illegible]	−·1986	176.868
[illegible]	+ ·0095	120.062	[illegible]	153.856	[illegible]	[illegible]
20	+ ·0065	129.106	−·1527	[illegible]	[illegible]	[illegible]
21	−·0057	139.170	[illegible]	[illegible]	[illegible]	[illegible]
22	−·0972	139.906	[illegible]	[illegible]	[illegible]	[illegible]
23	−·4507	158.875	[illegible]	[illegible]	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
25	−·2048	99.730	[illegible]	234.507	[illegible]	[illegible]
26	[illegible]	[illegible]	[illegible]	277.983	[illegible]	[illegible]
27	[illegible]	[illegible]	−·6745	307.467	[illegible]	[illegible]
28	−·5011	268.397	−·8114	[illegible]	−1.140	423.98[illegible]
29	[illegible]	[illegible]	−·9782	[illegible]	[illegible]	[illegible]
30	−·7526	334.60[illegible]	−1.187	485.899	[illegible]	[illegible]

[illegible] Regards of the Moon's Longitude.

	Month Year		Eighth Year		Ninth Year	
	Monthly Difference	Va	Monthly Difference	Va	Monthly Difference	Va
[illegible]	-0.1956	177.364	-0.3066	206.192	-0.4372	256.557
[illegible]	.2276	187.108	.3613	219.233	.5042	281.473
[illegible]	.2694	198.330	.4257	232.006	.5724	267.442
[illegible]	.3412	211.447	.4917	247.832	.6461	[illegible]
[illegible]	.4050	226.803	.5638	266.110	.7214	[illegible]
[illegible]	.4753	244.643	.6377	287.047	.8072	321.485
[illegible]	.5457	264.860	.7207	310.682	.9071	[illegible]
[illegible]	.6248	287.643	.8175	337.309	1.0232	[illegible]
[illegible]	.7167	[illegible]	.9272	[illegible]	1.1577	[illegible]
24	[illegible]	[illegible]	1.0610	491.071	1.3151	[illegible]
15	[illegible]	[illegible]	1.2151	439.604	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	1.3956	483.961	1.7077	[illegible]
[illegible]	1.2761	456.327	1.6070	535.561	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	1.8575	574.210	[illegible]	[illegible]
[illegible]	1.7424	564.475	2.1589	[illegible]	[illegible]	773.304
[illegible]	2.0517	643.891	2.5302	756.314	3.0418	874.817

[illegible] Assurance at Age 40 or Previous Death.

[illegible]	Tenth Year		Eleventh Year		Twelfth Year	
[illegible]	[illegible]	[illegible]	Monthly [illegible]	[illegible]	Monthly Difference	12 Vx
16	−0·5766	268·655	−0·7163	[illegible]	−0·8596	337·864
17	·6473	288·520	·7940	322·947	·9395	360·010
18	·7225	[illegible]	·8722	343·716	1·0282	384·621
19	·7993	326·447	·9597	368·149	[illegible]	[illegible]
20	·8862	352·464	1·0610	395·784	1·2479	463·285
21	·9882	375·096	[illegible]	442·001	1·3678	[illegible]
22	1·1045	409·172	1·3187	462·169	[illegible]	[illegible]
23	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
25	1·3847	[illegible]	1·8097	597·175	[illegible]	[illegible]
26	1·7869	[illegible]	2·1092	655·023	[illegible]	[illegible]
27	2·0377	638·542	2·3876	721·711	[illegible]	[illegible]
28	2·3252	706·806	2·7172	789·367	[illegible]	[illegible]
29	2·6153	[illegible]	3·1117	890·856		
30	3·0800	883·601				

[illegible]

	[illegible]		Fourteenth Year		[illegible]	
Age	Monthly Difference	16Va	Monthly Difference	17Va	[illegible]	[illegible]
15	−1.0017	775.034	[illegible]	[illegible]	[illegible]	[illegible]
16	1.0918	894.701	[illegible]	[illegible]	[illegible]	85.[illegible]
17	1.1749	427.527	1.3710	472.546	[illegible]	19.8
18	1.3116	458.426	[illegible]	[illegible]	[illegible]	[illegible]
19	1.4498	493.224	1.7519	644.738	[illegible]	[illegible]
20	1.6057	519.427	1.8434	589.330	[illegible]	[illegible]
21	1.7891	57[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
22	1.9936	[illegible]	2.2736	693.313	[illegible]	[illegible]
23	2.2257	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
24	2.4911	745.702	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	818.853	[illegible]	[illegible]		
26	3.1613	902.220				

[illegible]

	[illegible]		[illegible]		[illegible]	
Age	Monthly Difference	16Va	Monthly Difference	17Va	[illegible]	[illegible]
15	−1.4768	[illegible]	[illegible]	542.773	[illegible]	[illegible]
16	1.6126	[illegible]	1.8112	580.805	[illegible]	[illegible]
17	1.7660	569.619	1.7822	621.972	[illegible]	[illegible]
[illegible]	[illegible]	611.852	2.1737	668.422	[illegible]	[illegible]
19	2.1342	[illegible]	2.3895	720.367	[illegible]	[illegible]
20	2.3544	712.186	2.6328	778.534	[illegible]	[illegible]
[illegible]	[illegible]	774.642	2.9098	843.734	3.2380	[illegible]
22	1.8072	838.511	3.2263	917.082		
23	3.2[illegible]	[illegible]				

Endowment Insurance Payable at Age 40 — Premium [illegible]

Age	Monthly Difference 19½		Monthly Difference 20½		Monthly Difference 21½	
15	−2.0558	640.014	−2.2766	[illegible]	−2.5017	[illegible]
16	2.2469	685.085	2.4807	741.642	2.7307	801.199
17	2.4626	733.065	2.7087	796.187	2.9827	860.496
18	2.6852	790.650	2.9664	851.762	3.2572	[illegible]
19	2.9469	853.756	3.2583	924.397		
20	3.2457	922.186				

Endowment Insurance Payable — Age 40 — Premium [illegible]

Age	Twenty-second Year Monthly Difference 22½		Twenty-third Year Monthly Difference 23½		Twenty-fourth Year Monthly Difference 24½	
[illegible]	−2.7507	905.811	−3.0116	[illegible]	−2.[illegible]	[illegible]
[illegible]	2.9777	[illegible]	3.2833	950.149		
17	3.2757	912.87				

Sum of

Endowment Insurance at Age 25
or Previous Death Policy 1000

(Institute of Actuaries 4% Table 4% K)

net values and monthly expenses
for ages 15 to 35 inclusive

Regards at 1900.43 [illegible]

		First Year		Second Year			
[illegible]	[illegible]	Monthly Diff.	[illegible]	Monthly Diff.	[illegible]	Monthly Diff.	[illegible]
[illegible]	19.377	+0.1610	17.845	+0.1195	36.188	+0.0958	54.815
4	20.919	+.1868	18.677	+.1628	37.642	+.1571	56.676
11	22.137	+.2343	19.325	+.2283	38.722	+.2229	58.184
18	23.491	+.3014	19.780	+.2980	39.625	+.2592	59.415
25	24.763	+.3764	20.246	+.3369	40.966	+.2789	62.382
[illegible]	26.164	+.4180	21.148	+.3588	43.006	+.2733	65.890
11	27.660	+.4442	22.330	+.3568	45.708	+.2490	70.380
18	29.276	+.4470	23.912	+.3367	49.148	+.2174	75.815
25	31.048	+.4328	25.854	+.3107	53.174	+.1912	81.928
4	33.014	+.4141	28.045	+.2914	57.562	+.1682	88.558
10	35.210	+.4035	30.368	+.2767	62.258	+.1547	95.612
24	37.661	+.3976	32.890	+.2720	67.287	+.1425	103.238
5	40.406	+.4032	35.567	+.2692	72.742	+.1262	111.634
18	43.484	+.4116	38.545	+.2631	78.872	+.1067	121.076
19	46.954	+.4175	41.944	+.2548	85.840	+.0748	131.896
[illegible]	50.895	+.4231	45.818	+.2352	93.890	[illegible]	[illegible]
[illegible]	55.407	+.4189	50.380	+.2089	103.280	[illegible]	[illegible]
[illegible]	60.631	+.4104	55.706	+.1754	114.232	[illegible]	[illegible]
[illegible]	66.748	+.3975	61.978	+.1358	127.096	−.1388	195.510
[illegible]	74.003	+.3817	69.422	+.0892	142.354	−.2184	218.978
[illegible]	82.787	+.3636	78.374	[illegible]	[illegible]	−.3194	247.284

	Jewish Year					
	Monthly Difference		Monthly Difference		[illegible]	
15	+0·0902	73·510	+0·0853	[illegible]	[illegible]	
16	+ ·1517	75·774	[illegible]	[illegible]	[illegible]	
17	+ ·1849	[illegible]	+ ·1292	98·688	[illegible]	
18	+ ·2234	[illegible]	+ ·1203	[illegible]	[illegible]	
19	+ ·1952	[illegible]	+ ·0917	[illegible]	− [illegible]	[illegible]
20	+ ·1878	[illegible]	+ ·3359	[illegible]	[illegible]	[illegible]
21	+ ·1323	[illegible]	+ [illegible]	[illegible]	[illegible]	[illegible]
22	[illegible]	[illegible]	− [illegible]	[illegible]	[illegible]	[illegible]
23	[illegible]	[illegible]	− ·0463	148·702	[illegible]	[illegible]
24	+ ·0407	130·576	− ·0743	[illegible]	[illegible]	[illegible]
25	+ ·0297	[illegible]	− ·1050	[illegible]	− ·2467	[illegible]
26	+ ·0039	[illegible]	− ·1420	180·217	− ·3033	[illegible]
27	− ·0246	152·338	[illegible] ·1715	[illegible]	[illegible]	[illegible]
28	− ·0663	165·356	− ·2510	[illegible]	[illegible]	[illegible]
29	[illegible]	180·256	− ·3210	[illegible]	[illegible]	[illegible]
30	[illegible]	197·397	− ·4019	[illegible]	[illegible]	[illegible]
31	− ·2487	217·250	− ·4450	[illegible]	[illegible]	[illegible]
32	− ·3309	[illegible]	− ·5036	305·197	[illegible]	[illegible]
33	− ·4272	267·385	− ·7149	342·962	[illegible]	
34	− ·5215	[illegible]	− ·8490	384·330	[illegible]	[illegible]
	[illegible]	[illegible]	− 1·1040	[illegible]	[illegible]	

[illegible] at Hyderabad Observatory at Age 0.5 or [illegible]

Age	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
20	[illegible]	[illegible]	[illegible]
21	[illegible]	[illegible]	[illegible]
22	[illegible]	[illegible]	[illegible]
23	[illegible]	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]
25	[illegible]	[illegible]	[illegible]
26	[illegible]	[illegible]	[illegible]
27	[illegible]	[illegible]	[illegible]
28	[illegible]	[illegible]	[illegible]
29	[illegible]	[illegible]	[illegible]
30	[illegible]	[illegible]	[illegible]
31	[illegible]	[illegible]	[illegible]
32	[illegible]	[illegible]	[illegible]
33	[illegible]	[illegible]	[illegible]
34	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]

Present Hypothecated Debts at 4½ & 5 per Cent.

Period	Present Year	Second Year	Third Year
1	[illegible]	[illegible]	[illegible]
2	[illegible]	[illegible]	[illegible]
3	[illegible]	[illegible]	[illegible]
4	[illegible]	[illegible]	[illegible]
5	[illegible]	[illegible]	[illegible]
6	[illegible]	[illegible]	[illegible]
7	[illegible]	[illegible]	[illegible]
8	[illegible]	[illegible]	[illegible]
9	[illegible]	[illegible]	[illegible]
10	·5077 233·212	·5328 296·970	·7712 332·388
11	[illegible]	[illegible]	[illegible]
12	[illegible]	·7997 [illegible]	[illegible]
13	[illegible]	·9764 356·939	1·0769 410·896
14	[illegible]	1·0083 396·251	1·1955 [illegible]
15	[illegible]	1·1295 [illegible]	1·3355 [illegible]
16	[illegible]	[illegible]	[illegible]
17	[illegible]	1·4995 500·567	1·6209 [illegible]
18	[illegible]	1·6012 [illegible]	[illegible]
19	[illegible]	[illegible]	[illegible]
20	[illegible]	[illegible]	[illegible]
21	[illegible]	[illegible]	[illegible]
22	[illegible]	[illegible]	[illegible]
23	[illegible]	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]

Government Assurance Payable at April 5th [illegible]

	Thirteenth Year		Fourteenth Year		[illegible]	
	Monthly Payment	£	Monthly Payment	£	Monthly Payment	£
1	[illegible]	[illegible]	[illegible]	301.712	[illegible]	
[illegible]	[illegible]	[illegible]	9412	[illegible]	[illegible]	41
[illegible]	[illegible]	[illegible]	5048	[illegible]	[illegible]	33
6	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
7	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
8	[illegible]		9727	382.341	[illegible]	[illegible]
9	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
10	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
11	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Endowment Assurance Payable at Age 65 or Prior on Death.

Age x	Sixteenth Year Monthly Difference	16Vx	Seventeenth Year Monthly Difference	17Vx	Eighteenth Year Monthly Difference	18Vx
15	-09056	361337	-10311	303987	-11452	[illegible]
16	9947	361976	11262	372369	12510	[illegible]
17	10741	406289	12217	441057	13772	481721
18	11752	452088	13337	471509	14970	[illegible]
19	12882	[illegible]	14577	503100	16357	561690
20	14187	492832	15956	532143	[illegible]	[illegible]
21	15627	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
22	17097	[illegible]	19236	619563	21097	[illegible]
23	18835	[illegible]	20847	651788	23019	[illegible]
24	20850	657945	[illegible]	[illegible]	21397	780720
25	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
26	25732	775586	[illegible]	[illegible]	[illegible]	[illegible]
27	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
28	32012	913453				

[illegible] Digests of the Mortality Tables

Age	[illegible] Year		[illegible] Year		[illegible] Year	
	Monthly Difference	x10⁶	Monthly Difference	x10⁶	Monthly Difference	x10⁶
15	-1.30974	663.282	-1.4778	500.478	-1.8148	534.167
16	1.49185	692.401	1.5785	5[illegible].262	1.7446	5[illegible]
17	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
20	1.9[illegible]	635.9[illegible]	2.2913	688.9[illegible]	2.4615	7[illegible]
21	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
22	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
23	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]	[illegible]		
[illegible]	[illegible]	[illegible]				

[illegible] Digests of the Mortality Tables

Age	[illegible] Year		[illegible] Year		[illegible] Year	
	Monthly Difference	x10⁶	Monthly Difference	x10⁶	Monthly Difference	x10⁶
15	-1.7795	[illegible]	-1.9[illegible]	[illegible]	[illegible]	5[illegible]
16	1.9259	617.[illegible]	2.1185	6[illegible]	[illegible]	[illegible]
17	2.0905	627.[illegible]	2.3098	[illegible]	[illegible]	[illegible]
18	2.2[illegible]	700.[illegible]	2.5062	[illegible]	[illegible]	[illegible]
19	2.4842	7[illegible].620	2.7355	807.209	[illegible]	[illegible]
	[illegible]	[illegible]	2.9897	8[illegible].265	[illegible]	[illegible]
	[illegible]	[illegible]	3.2720	92[illegible].273		
	[illegible]	[illegible]				

Value of

Endowment Assurance at Age 50
or Previous Death. Policy 1000

(Institute of Actuaries 11th Table 4% Int.)

Annual values and monthly differences
for ages 15 to 40 inclusive

Endowment Assurance Payable at Age 50 or Earlier Death

Age x	Premium P_x	First Year Monthly Difference Δ_x	First Year Monthly Premium M_x	Second Year Monthly Difference Δ_x	Second Year Monthly Premium M_x	Third Year Monthly Difference Δ_x	Third Year Monthly Premium M_x
15	16.244	+·1752	14.142	+·1487	28.602	+·1413	43.150
16	17.095	+ 2025	14.665	+ ·1950	29.420	+ ·2071	44.030
17	17.991	+ 2513	14.975	+ 2637	29.802	+ 2786	44.450
18	18.919	+ 3222	15.052	+ [illegible]72	29.924	+ 3206	44.496
19	19.866	+ ·3973	15.098	+ 3802	30.402	+ 3461	46.175
20	20.831	+ ·4412	15.537	+ 4063	31.492	+ ·3466	48.164
21	21.839	+ ·4686	16.216	+ ·4094	33.142	+ 3288	51.035
22	22.908	+ 4745	17.214	+ ·3933	35.[illegible]02	+ 30[illegible]5	54.656
23	24.064	+ ·4631	18.[illegible]7	+ ·3728	38.097	+ 2867	55.770
24	25.330	+ 4475	19.960	+ 3600	40.970	+ 2730	53.023
25	26.722	+ 4[illegible]	21.[illegible]38	+ 3[illegible]	43.93[illegible]	+ 27[illegible]7	47.400
26	28.251	+ 4[illegible]	22.992	+ ·3561	[illegible]	+ 2737	[illegible]
27	29.910	+ 4492	24.540	+ ·3635	[illegible]	+ [illegible]	[illegible]
28	[illegible]736	+ 4650	26.210	+ ·3608	53.550	+ 2707	[illegible]
29	33.780	+ 4754	28.075	+ ·3746	57.380	+ 4602	[illegible]
30	36.000	+ ·4895	30.132	+ ·3713	[illegible]	+ [illegible]	[illegible]
31	38.456	+ 4942	32.525	+ ·3642	[illegible]	+ [illegible]	[illegible]
32	41.196	+ [illegible]	35.232	+ ·3542	[illegible]	+ [illegible]	[illegible]
33	44.273	+ 4982	[illegible]	+ 3432	[illegible]	+ [illegible]	[illegible]
34	[illegible]	+ [illegible]	41.754	+ ·3331	[illegible]	+ [illegible]	[illegible]
35	[illegible]708	+ 50[illegible]	45.660	+ ·3222	[illegible]	+ [illegible]	[illegible]
36	51.[illegible]2	+ ·5100	[illegible]	+ 30[illegible]	[illegible]	+ [illegible]	[illegible]
37	[illegible]	+ [illegible]	55.308	+ ·2846	[illegible]	+ [illegible]	[illegible]
38	[illegible]	[illegible]	[illegible]	+ [illegible]502	[illegible]	[illegible]	[illegible]
39	[illegible]0	+ ·5017	[illegible]	+ [illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	+ [illegible]	[illegible]	+ [illegible]	[illegible]	[illegible]	[illegible]

Unidentified Minor Planets at Apo. 10 in Ephemeris

Apo.	[illegible] Monthly Difference	[illegible]	[illegible] Monthly Difference	[illegible]	[illegible] Monthly Difference	[illegible]
5	+[illegible]	7.552	+0.073	77.922	[illegible]	[illegible]
6	+ [illegible]	[illegible]	+ 2004	73.094	+ 1728	[illegible]
7	+ [illegible]	[illegible]	+ 2287	74.544	+ [illegible]	90.476
8	+ [illegible]	[illegible]	+ 1219	[illegible]	+ 1524	93.731
9	+ [illegible]	[illegible]	+ 0497	[illegible]	+ 1551	98.250
10	− [illegible]	[illegible]	+ 1819	84.628	+ 1004	[illegible]
20	+ [illegible]	[illegible]	+ [illegible]	[illegible]	+ [illegible]	[illegible]
21	+ [illegible]	[illegible]	+ 0365	[illegible]	+ [illegible]	[illegible]
22	+ [illegible]	[illegible]	+ [illegible]	[illegible]	+ 0655	[illegible]
24	+ [illegible]	[illegible]	− [illegible]	[illegible]	[illegible]	[illegible]
25	− [illegible]	[illegible]	− [illegible]	[illegible]	[illegible]	[illegible]
26	− [illegible]	[illegible]	+ 0894	120.182	− [illegible]	[illegible]
27	− [illegible]	[illegible]	+ 0673	153.716	− [illegible]	[illegible]
28	+ [illegible]	[illegible]	− 0698	[illegible]	− [illegible]	[illegible]
29	+ 1073	120.050	+ 0073	153.842	− 0392	[illegible]
30	+ [illegible]	[illegible]	− 0292	[illegible]	[illegible]	[illegible]
31	+ [illegible]	[illegible]	− 0483	179.110	[illegible]	[illegible]
32	+ 0500	[illegible]	− 1108	[illegible]	[illegible]	[illegible]
33	+ [illegible]	[illegible]	− 1610	[illegible]	[illegible]	[illegible]
34	− [illegible]	[illegible]	− [illegible]	229.828	[illegible]	[illegible]
35	− [illegible]	[illegible]	− 3012	[illegible]	[illegible]	[illegible]
36	− [illegible]	[illegible]	− 5790	[illegible]	[illegible]	[illegible]
37	− [illegible]	[illegible]	− [illegible]	306.367	[illegible]	[illegible]
38	− [illegible]	[illegible]	− 6607	[illegible]	[illegible]	[illegible]
39	− [illegible]	[illegible]	− 8767	382.919	− [illegible]	[illegible]
[illegible]	− [illegible]	[illegible]	− 10324	433.261	− 10651	[illegible]

Continued Experiments Begun at Age 30 — Pioneer Trail

Yearly Base	Eighth Year	Ninth Year
[illegible]	Monthly [illegible]	Monthly [illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]

5	[illegible]	150.1 3	−.01645	168.366	[illegible]	157.490
6	[illegible]	[illegible]	−.1917	175.832	−.2609	[illegible]
7	[illegible]	[illegible]	−.2112	184.092	[illegible]	[illegible]
8	[illegible]	[illegible]	−.2326	193.398	−.3105	216.043
9	[illegible]	[illegible]	−.2603	204.062	[illegible]	[illegible]
10	[illegible]	[illegible]	−.2932	216.212	[illegible]	[illegible]
11	[illegible]	[illegible]	−.3380	229.7[illegible]	[illegible]	[illegible]
12	[illegible]	[illegible]	−.3897	244.632	−.5015	[illegible]
13	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
14	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
15	[illegible]	[illegible]	−.5751	297.256	−.7[illegible]	[illegible]
16	[illegible]	[illegible]	−.6452	317.564	[illegible]	[illegible]
17	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
18	[illegible]	[illegible]	−.8152	365.884	−.9728	[illegible]
19	[illegible]	[illegible]	−.9230	393.169	−1.1204	[illegible]
20	[illegible]	[illegible]	−1.0492	424.230	[illegible]	[illegible]
21	[illegible]	[illegible]	−1.1953	459.142	[illegible]	[illegible]
22	[illegible]	[illegible]	−1.3594	495.259	−1.6109	[illegible]
23	[illegible]	[illegible]	−1.5428	542.941	[illegible]	[illegible]
24	[illegible]	[illegible]	−1.7553	593.556	[illegible]	[illegible]
25	[illegible]	[illegible]	−1.9972	651.545	[illegible]	[illegible]
26	[illegible]	[illegible]	−2.2892	713.575	[illegible]	[illegible]
27	[illegible]	[illegible]	−2.6375	[illegible]	[illegible]	[illegible]
28	[illegible]	[illegible]	−3.0640	[illegible]	[illegible]	[illegible]
29	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible] Payable at 4½% [illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	-.03080	207.430	-.03774	228.200	[illegible]
[illegible]	-.3314	217.130	-.4064	239.106	[illegible]
[illegible]	-.4095	227.763	-.4398	251.052	[illegible]
[illegible]	-.3919	239.665	-.4842	[illegible]	[illegible]
[illegible]	-.4367	253.152	-.5872	[illegible]	[illegible]
[illegible]	-.4905	268.425	-.5987	[illegible]	[illegible]
[illegible]	-.5516	285.831	-.6667	[illegible]	[illegible]
[illegible]	-.6187	303.890	-.7397	[illegible]	[illegible]
[illegible]	-.6897	324.038	-.8181	[illegible]	[illegible]
[illegible]	-.7557	345.811	-.9064	381.994	[illegible]
[illegible]	-.8487	366.147	-1.0032	405.167	[illegible]
[illegible]	-.9455	399.201	-1.1148	436.600	[illegible]
[illegible]	-1.0564	428.576	-1.2441	469.485	[illegible]
[illegible]	-1.1852	455.062	-1.3917	506.529	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	-1.4968	529.400	-1.7567	586.241	[illegible]
[illegible]	-1.6791	573.37[illegible]	-1.9429	635.157	[illegible]
[illegible]	-1.8877	622.89[illegible]	-2.1755	690.175	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	-2.3[illegible]	742.637	-2.7624	823.539	[illegible]
[illegible]	[illegible]	[illegible]	-3.1393	905.2[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	

[illegible]

Age	[illegible]		[illegible]		[illegible]	
	[illegible]		[illegible]		[illegible]	
15	[illegible]	272.475	[illegible]	[illegible]	[illegible]	320.984
16	[illegible]	286.037	[illegible]	[illegible]	[illegible]	337.564
17	6282	300.93	[illegible]	[illegible]	[illegible]	355.780
18	6881	317.481	[illegible]	[illegible]	[illegible]	[illegible]
19	[illegible]756	335.991	[illegible]	366.310	[illegible]	398.071
20	[illegible]	[illegible]	[illegible]	388.844	[illegible]	[illegible]
21	[illegible]	379.199	[illegible]	413.534	[illegible]	449.581
22	[illegible]	403.873	[illegible]	440.514	[illegible]	479.024
23	[illegible]1017	430.715	[illegible]12600	469.299	[illegible]	[illegible]
24	[illegible]2160	459.902	[illegible]1.3919	501.355	[illegible]	[illegible]
25	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]17144	[illegible]522
26	[illegible]	[illegible]	[illegible]17018	[illegible]	[illegible]17182	[illegible]
27	[illegible]	[illegible]	[illegible]13787	618.0[illegible]	[illegible]	[illegible]
28	[illegible]18658	608.29[illegible]	2.0780	655.099	[illegible]	[illegible]
29	[illegible]	[illegible]	[illegible]2.2999	[illegible]	[illegible]2.0823	[illegible]
30	[illegible]2.2627	709.3[illegible]	[illegible]2.5532	[illegible]	[illegible]2.0892	[illegible]
31	[illegible]2.5212	7[illegible]8.98[illegible]	[illegible]2.8469	8[illegible]1.6[illegible]	[illegible]3.2[illegible]	[illegible]
32	[illegible]2.8221	836.[illegible]	[illegible]3.1892	915.742		
33	[illegible]3.0747	[illegible]				

Endowment Assurance Payable at Age 50 or Previous Death

Age x	Twentieth Year Monthly Difference	19½%	Twenty-first Year Monthly Difference	20½%	Twenty-second Year Monthly Difference	21½%
15	−0.8134	346.939	−0.9117	374.207	−1.0276	402.770
16	−.8802	365.227	−.9907	[illegible]	−1.1157	424.575
17	−.9521	[illegible]	−1.0686	[illegible]	−1.1974	446.310
18	−1.0302	407.131	−1.1560	439.422	−1.2915	474.349
19	−1.1188	431.363	−1.2572	461.315	−1.4057	503.049
20	−1.2214	458.134	−1.3721	495.450	−1.5366	532.698
21	−1.3370	487.467	−1.5040	527.354	−1.6852	569.991
22	−1.4697	519.568	−1.6514	562.298	−1.8[illegible]	607.325
23	−1.6178	[illegible]	−1.8126	600.446	−2.0[illegible]	[illegible]
24	−1.7771	572.912	−1.9866	[illegible]	[illegible]	[illegible]
25	[illegible]	634.792	−2.1778	[illegible]	[illegible]	[illegible]
26	[illegible]	[illegible]	−2.3927	707.792	[illegible]	[illegible]
27	[illegible]	[illegible]	−2.6227	793.166	[illegible]	[illegible]
28	[illegible]	779.590	[illegible]	854.600	[illegible]	[illegible]
29	−2.8695	[illegible]	−3.2243	[illegible]		
30	−3.2197	[illegible]				

Endowment Assurance Payable at Age 50 or Previous Death

Age	Twenty-second Year Monthly Premium		Twenty-third Year Monthly Premium		Twenty-fourth Year Monthly Premium	
15	[illegible]	632.710	[illegible]	662.090	[illegible]	[illegible]
16	−1.2275	456.400	−1.3598	489.813	−1.5018	524.930
[illegible]	−1.3266	482.220	−1.4707	517.859	−1.6276	555.381
18	−1.4384	510.529	−1.5977	548.621	−1.7689	586.767
19	−1.5673	541.723	−1.7411	582.482	−1.9237	625.432
20	−1.7127	576.082	−1.8982	619.691	−2.0919	665.625
21	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
22	−2.0482	654.752	−2.2569	704.743	−2.4822	757.4[illegible]
23	−2.2335	699.571	−2.4628	753.189	−2.7095	809.767
24	−2.4416	[illegible]	−2.6929	806.180	−2.9663	867.105
25	−2.6747	802.233	−2.9587	864.600	−3.2578	932.216
26	[illegible]	[illegible]	[illegible]	[illegible]		
27	[illegible]	[illegible]				

Endowment Assurance Payable at Age 50 or Previous Death

Age	Twenty-fifth Year Monthly Premium		Twenty-sixth Year Monthly Premium		Twenty-seventh Year Monthly Premium	
15	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
16	−1.6563	561.901	−1.8224	600.865	−1.9971	[illegible]
17	−1.7961	594.9[illegible]	−2.0033	636.956	−2.1864	[illegible]
18	−1.7821	631.071	−2.1367	675.63[illegible]	−2.3872	722.597
19	−2.1146	670.673	−2.3182	718.358	−2.5332	[illegible]
20	−2.2987	714.041	−2.5170	765.076	−2.7519	816.930
21	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
22	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
23	[illegible]	[illegible]	−3.2703	932.874		
24	[illegible]	[illegible]				

Endowment Assurance Payable at Age 50 or Previous Death

Age x	Monthly Difference 28½		Monthly Difference 29½		[illegible]
15	−2.0195	646.990	−2.1994	689.627	[illegible]
16	−2.1795	685.174	−2.3742	730.759	[illegible]
17	−2.3561	726.752	−2.5647	775.519	[illegible]
18	−2.5492	772.106	−2.7769	824.348	[illegible]
19	−2.7646	821.664	−3.0161	877.723	[illegible]
20	−3.0073	875.849	−3.2856	936.107	
21	−3.2809	935.099			

Endowment Assurance Payable at Age 55 or Previous Death

Age x	Thirty-first Year Monthly Difference 31½		Thirty-second Year Monthly Difference 32½		Thirty-third Year [illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
16	−2.8008	829.576	−3.0413	883.107	−3.3034	[illegible]
17	−3.0332	881.367	−3.2991	938.947		
18	−3.2947	938.019				

Endowment Assurance Payable at Age 50 or Previous Death

[illegible]

[illegible]	−3.3075	940.694

Value of

Endowment Assurance at Age 55
or Previous Death. Policy 1000

(Institute of Actuaries H^m. Table 4% fo.)

Terminal values and monthly differences
for ages 15 to 45 inclusive

[illegible] Lengths of Ap-[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
			Monthly Summer Va			
[illegible]	[illegible]	[illegible]	40486	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	2163	23.972	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	2873	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	23.520	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	4422	25.060	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	4295	26.650	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	4117	28.610	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	4025	30.656	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	3932	32.693	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	34.607	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	43.645	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	46.500	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	49.678	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	4500	53.480	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	4604	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	4661	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	130.716
[illegible]	[illegible]	[illegible]	4239	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	113.544	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	126.248	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	3278	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

1	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
2	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
3	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
4	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
5	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
20	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
21	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
22	[illegible]	[illegible]	[illegible]	72.536	[illegible]	[illegible]
23	[illegible]	[illegible]	[illegible]	77.270	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]	82.067	[illegible]	[illegible]
25	[illegible]	[illegible]	2295	[illegible]	[illegible]	[illegible]
26	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
27	[illegible]	[illegible]	2212	97.244	[illegible]	[illegible]
28	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
29	[illegible]	[illegible]	1949	109.[illegible]	[illegible]	[illegible]
30	[illegible]	[illegible]	1797	116.855	[illegible]	[illegible]
31	[illegible]	[illegible]	1643	[illegible]	[illegible]	[illegible]
32	[illegible]	[illegible]	[illegible]	135.[illegible]	[illegible]	[illegible]
33	[illegible]	[illegible]	1833	[illegible]	[illegible]	[illegible]
34	[illegible]	[illegible]	1097	165.[illegible]	[illegible]	[illegible]
35	[illegible]	[illegible]	[illegible]	165.066	[illegible]	200.758
36	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
37	[illegible]	[illegible]	−0182	[illegible]	[illegible]	[illegible]
38	[illegible]	[illegible]	[illegible]	210.074	[illegible]	[illegible]
39	[illegible]	[illegible]	[illegible]	229.418	[illegible]	[illegible]
[illegible]	0092	194.126	−2126	251.530	[illegible]	[illegible]
41	−0520	[illegible]	2905	176.238	[illegible]	360.754
42	−1168	235.7[illegible]	−3422	[illegible]	[illegible]	376.600
43	−1941	265.352	−5301	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	−6548	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Continuous Assurance Payable at the Death of a Nominee

Age	Single Premium	Single Premium	Annual Premium	Annual Premium
	[illegible]	[illegible]	[illegible]	[illegible]
15	[illegible]	[illegible]	[illegible]	[illegible]
16	[illegible]	[illegible]	[illegible]	[illegible]
17	[illegible]	[illegible]	[illegible]	[illegible]
18	[illegible]	[illegible]	[illegible]	[illegible]
19	[illegible]	[illegible]	[illegible]	[illegible]
20	[illegible]	[illegible]	[illegible]	[illegible]
21	[illegible]	100.392	[illegible]	117.494
22	[illegible]	101.530	[illegible]	124.518
23	[illegible]	[illegible]	[illegible]	131.972
24	[illegible]	119.752	[illegible]	139.804
25	[illegible]	126.764	[illegible]	148.048
26	[illegible]	134.232	[illegible]	156.716
27	[illegible]	[illegible]	[illegible]	165.352
28	[illegible]	[illegible]	[illegible]	175.705
29	[illegible]	[illegible]	[illegible]	185.650
30	[illegible]	170.326	[illegible]	200.376
31	[illegible]	179.930	[illegible]	212.904
32	[illegible]	[illegible]	[illegible]	228.782
33	[illegible]	[illegible]	[illegible]	243.572
34	[illegible]	225.342	[illegible]	[illegible]
35	[illegible]	242.648	[illegible]	[illegible]
36	[illegible]	262.525	[illegible]	307.932
37	[illegible]	284.702	[illegible]	334.002
38	[illegible]	304.865	[illegible]	[illegible]
39	[illegible]	[illegible]	[illegible]	394.751
40	[illegible]	[illegible]	[illegible]	434.857
41	[illegible]	[illegible]	[illegible]	478.615
42	[illegible]	[illegible]	[illegible]	530.049
43	[illegible]	592.444	[illegible]	[illegible]
44	[illegible]	663.724	[illegible]	[illegible]
45	[illegible]	638.228	[illegible]	[illegible]

Government Assurance Reports at Age 55 or Insurance Premiums

	Monthly Premium					
	+ 0417	118478		130546	− 0[illegible]	[illegible]
	+ 0222	122391		[illegible]	0015	[illegible] 786
7	+ 0102	126790	− [illegible]	140472	[illegible]	[illegible]
8	− [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
9	− 0052	135230	[illegible]	[illegible]		[illegible]
10	− [illegible]	145548	[illegible]	[illegible]	[illegible]	[illegible]
11	− [illegible]	153714	[illegible]	170000		[illegible]
12	− [illegible]	162730	− [illegible]	180453	2002	204402
13	− [illegible]	[illegible]	[illegible]	194056	− [illegible]	[illegible]
14	− [illegible]	[illegible]	[illegible]	205[illegible]		[illegible]
15	− 1479	[illegible]	− 2560	[illegible]	[illegible]	[illegible]
16	− 1107	[illegible]	[illegible]	[illegible]	− 3552	[illegible]
17	− [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
18	− [illegible]	[illegible]	− 3550	[illegible]	− 4757	[illegible]
19	− 1771	[illegible]	− 4147	[illegible]	[illegible]	[illegible]
20	− 3494	[illegible]	− 4842	[illegible]	− [illegible]	[illegible]
21	− [illegible]	[illegible]	− 5622	[illegible]	[illegible]	[illegible]
22	[illegible]	[illegible]	− 6522	[illegible]	[illegible]	[illegible]
23	− [illegible]	[illegible]	− 7552	[illegible]	[illegible]	[illegible]
24	− [illegible]	[illegible]	− 8489	372620	[illegible]	[illegible]
25	− 7898	375577	− 9577	[illegible]	[illegible]	[illegible]
26	− 8781	[illegible]	− [illegible]	[illegible]	[illegible]	[illegible]
27	− [illegible]	[illegible]	− 12015	[illegible]	[illegible]	[illegible]
28	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
29	[illegible]	523077	[illegible]	[illegible]	[illegible]	[illegible]
30	[illegible]	[illegible]	− [illegible]	[illegible]	[illegible]	[illegible]
31	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	21201	[illegible]	− 25655	734900	[illegible]	[illegible]
32	− 23055	[illegible]	− 30226	[illegible]		
	− 29934	[illegible]				

Deferred Insurance Payable at Age 55 or Previous Death

Age	[illegible]	[illegible]	Seventeenth Year Deferred 17½	[illegible]	Eighteenth Year Monthly Difference 18½	[illegible]
15	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
16	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
17	[illegible]	[illegible]	[illegible]	251.328	[illegible]	[illegible]
18	[illegible]	[illegible]	[illegible]	264.183	[illegible]	[illegible]
19	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
20	[illegible]	[illegible]	[illegible]	291.925	[illegible]	[illegible]
21	[illegible]	[illegible]	[illegible]	308.535	[illegible]	[illegible]
22	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
23	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
25	.9539	357.281	[illegible]	[illegible]	[illegible]	[illegible]
26	.8432	379.889	[illegible]	[illegible]	[illegible]	[illegible]
27	.9383	403.762	[illegible]	[illegible]	[illegible]	[illegible]
28	1.0385	430.200	[illegible]	467.494	[illegible]	[illegible]
29	1.1493	459.205	[illegible]	501.219	[illegible]	[illegible]
30	[illegible]	490.970	[illegible]	[illegible]	[illegible]	[illegible]
31	[illegible]	525.643	[illegible]	576.171	[illegible]	[illegible]
32	1.5407	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
33	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
34	[illegible]	[illegible]	[illegible]	715.400	[illegible]	[illegible]
35	[illegible]	707.120	[illegible]	773.921	[illegible]	[illegible]
36	[illegible]	756.605	[illegible]	837.875	[illegible]	[illegible]
37	2.7630	834.501	[illegible]	914.653		
38	3.1400	[illegible]				

[illegible] Expectation of Life at Age 55 on Previous Death

[illegible] Dying first Years.

[illegible]	[illegible]	[illegible]	[illegible]	[illegible] Dividends	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	310.603
[illegible]	[illegible]	[illegible]	[illegible]	1741	323.100
[illegible]	[illegible]	[illegible]	[illegible]	7161	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	7147	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	8210	369.952	[illegible]	[illegible]
[illegible]	[illegible]	9040	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	9982	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	1.2355	[illegible]
[illegible]	[illegible]	12023	[illegible]	[illegible]	503.596
[illegible]	[illegible]	[illegible]	[illegible]	1.4688	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	1.7470	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	1.9171	[illegible]
[illegible]	[illegible]	18847	640.52	2.1097	692.[illegible]
[illegible]	[illegible]	2.0710	685.755	[illegible]	[illegible]
[illegible]	[illegible]	2.3042	738.786	2.5851	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	3.1937	922.165		

Endowment Assurance Payable at Age 55 or Previous Death

Age x	Twenty-second Year Monthly Difference 22½		Twenty-third Year Monthly Difference 23½		Twenty-fourth Year Monthly Difference 24½	
15	-0.7103	332.992	[illegible]	[illegible]	0.8835	380.844
16	.7603	[illegible]	[illegible]	373.547	.9507	399.491
17	.8187	365.951	[illegible]	[illegible]	1.0297	419.800
18	.8862	384.774	[illegible]	[illegible]	1.1199	442.087
19	.9670	[illegible]	1.0901	418.351	1.2178	466.625
20	1.0604	428.649	[illegible]	460.292	1.3217	493.522
21	1.1607	453.796	1.2445	487.426	1.4357	[illegible]
22	1.2660	481.058	1.4092	516.624	1.5562	[illegible]
23	1.3807	510.486	1.5295	548.5[illegible]	1.6868	588.418
24	[illegible]	544.152	1.6602	582.625	1.8338	625.182
25	1.6307	576.294	1.8073	619.500	2.0007	[illegible]
26	1.7783	613.128	1.9751	659.592	[illegible]	[illegible]
27	1.9471	653.701	2.1629	703.367	[illegible]	755.89[illegible]
28	2.1371	[illegible]	2.3804	751.421	[illegible]	[illegible]
29	2.3569	746.604	2.6263	[illegible]	[illegible]	[illegible]
30	2.6065	800.339	2.9044	[illegible]	[illegible]	[illegible]
31	2.8[illegible]	[illegible]	3.2219	927.772		
32	3.2135	926.048				

Endowment Assurance Payable at Age 55 or Previous Death

[illegible]	[illegible]	Twenty-seven Years Monthly Premium	[illegible]	Twenty-seven Years Monthly Premium	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Endowment Assurance [illegible]

Age x	[illegible]	[illegible]	Thirty-second Year Monthly Difference 32 Vx	[illegible]	Thirty-third Year Monthly Difference 33 Vx	[illegible]
15	[illegible]	[illegible]	−1.8627	626.496	−2.0183	664.581
16	1.8424	622.094	1.9997	660.627	2.1723	701.231
17	1.9806	656.512	2.1552	697.608	2.3446	740.977
18	2.1377	693.909	2.3293	737.808	2.5398	784.233
19	2.3141	734.642	2.5272	781.628	2.7594	831.[illegible]
20	2.5166	779.[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
21	2.7395	827.846	[illegible]	[illegible]	3.2786	[illegible]
22	[illegible]	879.982	3.2745	938.082		
23	3.2[illegible]	937.270				

Endowment Assurance Payable at Age 55 or Previous Death.

Age x	[illegible]	[illegible]	[illegible] Monthly Difference	[illegible]	[illegible] Monthly Difference	[illegible]
15	−2.1888	704.712	−2.3737	747.062	−2.5768	791.849
16	2.3575	744.081	2.5648	789.895	2.7[illegible]8	837.[illegible]97
17	2.5525	786.841	2.7792	835.425	3.0183	886.85[illegible]
18	2.7693	833.412	3.0177	885.572	3.2873	[illegible]
19	[illegible]	[illegible]	[illegible]	[illegible]		
20	[illegible]	[illegible]				

Endowment Assurance Payable at Age 55 or Previous Death.

Age x	[illegible]	[illegible]	[illegible] Monthly Difference 3x Vx	[illegible]	[illegible]	[illegible]
15	[illegible]	[illegible]	−3.0379	889.611	[illegible]	[illegible]
16	3.[illegible]	[illegible]	3.2963	942.402		
17	3.3012	[illegible]				

Value of

Endowment Assurance at Age 60
or Previous Death. Policy 1000

(Institute of Actuaries Table 4½%)

Terminal values and monthly differences
for age 15 to 50 inclusive

Immediate Annuities Payable at Age 60

	First Year		Second Year		Third Year	
Age	Amount	Monthly Expectation	Amount	Monthly Expectation	Amount	Monthly Expectation
15	[illegible]	[illegible]	[illegible]	+0.1816	[illegible]	[illegible]
16	12.810	[illegible]	[illegible]	.9309	[illegible]	2836
17	13.384	[illegible]	10.[illegible]	.3030	19.890	3402
18	13.963	[illegible]	[illegible]	.3803	19.246	[illegible]
19	[illegible]	[illegible]	9.4[illegible]	.4273	18.894	[illegible]
20	[illegible]	[illegible]	[illegible]	.4577	19.082	[illegible]
21	15.639	[illegible]	[illegible]	[illegible]	19.752	[illegible]
22	[illegible]	[illegible]	[illegible]	[illegible]	20.947	[illegible]
23	16.822	[illegible]	[illegible]	.4372	22.466	[illegible]
24	17.481	[illegible]	[illegible]	.4297	24.028	[illegible]
25	18.198	[illegible]	[illegible]	[illegible]	25.532	[illegible]
26	18.972	[illegible]	[illegible]	[illegible]	26.930	[illegible]
27	[illegible]	.132	[illegible]	[illegible]	[illegible]	[illegible]
28	[illegible]	[illegible]	14.554	[illegible]	29.612	[illegible]
29	[illegible]	.5290	[illegible]	[illegible]	[illegible]	[illegible]
30	22.636	[illegible]	[illegible]	[illegible]	32.770	[illegible]
31	23.706	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
32	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
33	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
34	[illegible]	[illegible]	[illegible]	.5214	[illegible]	[illegible]
35	28.923	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
36	[illegible]	[illegible]	[illegible]	[illegible]	46.290	[illegible]
37	32.246	[illegible]	14.415	[illegible]	[illegible]	[illegible]
38	34.135	[illegible]	[illegible]	[illegible]	53.452	[illegible]
39	36.207	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

or Previous Death

Age x	Premium P_x	First Year Monthly Difference	$1V_x$	Second Year Monthly Difference	$2V_x$	Third Year Monthly Difference	$3V_x$
40	38.494	+0.6885	30.232	+0.5622	61.980	+0.4325	95.284
41	41.036	·6915	32.738	·5578	67.080	·4262	103.002
42	43.883	·6982	35.505	·5622	72.642	·4189	111.498
43	47.083	·7148	38.505	·5663	78.792	·4212	120.820
44	50.693	·7327	41.900	·5819	85.610	·4254	131.198
45	54.794	·7643	45.622	·6010	93.204	·4240	142.910
46	59.472	·8014	49.855	·6157	101.938	·4128	156.456
47	64.852	·8362	54.817	·6229	112.194	·3822	172.460
48	[illegible]	·8671	60.705	·6124	124.466	[illegible]	[illegible]
49	[illegible]	·8839	67.882	·5962	139.228	·2749	214.418
50	[illegible]	·8999	76.542	·5562	157.308	[illegible]	[illegible]

[illegible] Expenditure [illegible] 60

[illegible] Year		[illegible] Year		[illegible] Year	
Monthly Expenditure		Monthly Expenditure		Monthly Expenditure	
[illegible]	39.527	[illegible]	[illegible]	[illegible]	57.674
[illegible]	39.072	3075	[illegible]	2991	57.407
[illegible]	38.407	2995	47.777	3004	57.600
[illegible]	37.980	3002	47.764	[illegible]	[illegible]
[illegible]	38.272	3311	[illegible]	[illegible]	49.978
[illegible]	[illegible]	3302	[illegible]	2705	67.706
[illegible]	[illegible]	3074	[illegible]	2602	66.240
[illegible]	[illegible]	1977	[illegible]	2799	70.206
[illegible]	[illegible]	2916	[illegible]	1835	74.124
[illegible]	[illegible]	3009	[illegible]	3050	79.415
[illegible]	[illegible]	3165	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	3177	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	1172	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	3096	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	2977	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	2702	125.108	[illegible]	[illegible]
[illegible]	[illegible]	2442	133.820	[illegible]	[illegible]
[illegible]	[illegible]	2176	143.662	[illegible]	[illegible]
[illegible]	[illegible]	1957	154.510	[illegible]	[illegible]

[illegible] Growth

Age	Monthly Increase	[illegible]	Monthly Increase	[illegible]	Monthly Increase	[illegible]
40	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
41	+ [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
42	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
43	[illegible]	[illegible]	+ 1076	210.442	− ·0706	258.372
44	+ ·1317	174.822	[illegible]	[illegible]	[illegible]	[illegible]
45	+ ·1303	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
46	[illegible]	[illegible]	− ·0511	270.970	[illegible]	[illegible]
47	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
48	+ ·0403	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
49	− ·0634	293.692	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	− ·1006	382.003	− ·6338	426.950	− 1.0964	527.408

or Previous Death.

Age x	Seventh Year Monthly Difference $7V_x$		Eighth Year Monthly Difference $8V_x$		Ninth Year Monthly Difference $9V_x$	
40	-0.0967	244.247	-0.2445	285.675	-0.4057	329.038
41	-.1403	263.407	-.3065	308.121	-.4942	355.087
42	-.1954	284.703	-.3895	333.260	-.5928	384.2[illegible]
43	-.2717	308.715	-.4857	361.627	-.7216	417.391
44	-.3615	336.063	-.6087	394.060	-.8710	[illegible]
45	-.4782	367.560	-.7522	431.380	-1.0463	[illegible]
46	-.6165	404.197	-.9247	474.766	-1.2652	549.420
47	-.78[illegible]	447.206	-1.1433	525.778	-1.5262	608.944
48	-.[illegible]5	[illegible]	-1.4067	586.265	-1.8659	[illegible]
49	[illegible]6	559.525	-1.7547	659.070	-2.2962	765.1[illegible]
50	-1.6211	634.242	-2.2021	748.008	-2.8540	869.597

Endowment Assurance Payable at Age 60

Age	Tenth Year Monthly Difference	Tenth Year $10V_x$	Eleventh Year Monthly Difference	Eleventh Year $11V_x$	Twelfth Year Monthly Difference	Twelfth Year $12V_x$
[illegible]	+·0299	97.040	+0·0827	108.300	+·0382	12[illegible].094
[illegible]	+ ·1197	99.328	+ ·0747	111.242	+ ·0392	123.582
[illegible]	+ ·1123	102.104	+ ·0763	114.572	+ ·0415	127.458
[illegible]	+ ·1139	105.500	+ ·0787	118.518	+ ·0409	131.990
[illegible]	+ ·1152	109.752	+ ·0772	123.856	+ ·0380	137.430
[illegible]	[illegible]	[illegible]	+ ·0728	129.164	+ [illegible]	[illegible]
[illegible]	+ ·1077	120.820	+ ·0587	135.754	+ ·0052	151.330
[illegible]	+ ·0942	127.306	+ ·0404	143.034	− ·0167	159.468
[illegible]	+ ·0777	134.230	+ ·0200	150.812	− ·0390	168.102
[illegible]	+ ·0597	141.463	+ ·0000	158.944	− ·0601	177.[illegible]
[illegible]	·0425	148.984	− ·0182	167.400	− ·0785	18[illegible]
[illegible]	+ ·0268	156.886	− ·0342	176.468	− ·0983	19[illegible]
[illegible]	+ ·0134	165.2[illegible]	− ·0514	185.648	− ·1241	20[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	− ·0234	183.895	− ·1044	206.778	− ·1958	[illegible]
[illegible]	− ·0503	194.468	− ·1432	218.820	− ·2[illegible]	[illegible]
[illegible]	− ·0870	206.074	− ·1905	232.066	− ·2[illegible]	[illegible]
[illegible]	− ·1317	218.795	− ·2397	246.532	− ·3[illegible]	[illegible]
[illegible]	− ·1783	232.704	− ·2865	262.248	− ·4005	[illegible]
[illegible]	− ·2221	247.862	− ·3382	279.357	− ·4517	[illegible]
[illegible]	− ·2707	264.380	− ·3[illegible]4	297.940	− ·5065	[illegible]
[illegible]	− ·3157	282.410	− ·43[illegible]4	318.186	− ·5716	[illegible]
[illegible]	− ·3642	302.143	− ·50[illegible]7	340.398	− ·6496	3[illegible].43[illegible]
[illegible]	− ·4232	323.857	− ·57[illegible]7	364.901	− ·7181	408.013
[illegible]	− ·4950	347.850	− ·67[illegible]9	392.120	− ·8602	438.[illegible]49

on Previous Death.

Age	Tenth Year Monthly Difference 10 Va		Eleventh Year Monthly Difference 11 Va		Twelfth Year Monthly Difference 12 Va	
40	-.5077	374.584	-.7814	422.455	-.9953	473.905
41	-.6939	404.450	-.9157	456.474	-1.1509	511.321
42	-.8250	438.076	-1.0685	494.781	-1.3297	554.620
43	-.9707	476.182	-1.2466	538.224	-1.5460	603.859
44	-1.1527	519.731	-1.4642	587.995	-1.7967	660.24
45	-1.3712	569.977	-1.7184	645.392	-2.1121	725.581
46	-1.6290	628.460	-2.0416	712.411	-2.4983	801.863
47	-1.9604	697.321	-2.4411	791.466	-2.9807	892.085
48	-2.3747	779.372	-2.9455	885.828		
49	-2.9038	878.449				

Endowment Assurance Payable at age 60 or Earlier Death

Fourteenth Year		Fourteenth Year		Fifteenth Year	
Monthly Premium		Monthly Premium		Monthly Premium	
+0·0027	132.5[illegible]	−0·0312	[illegible]	−0·[illegible]	[illegible]
+ 0045	136.8[illegible]	− [illegible]	[illegible]	− [illegible]	[illegible]
+ [illegible]	[illegible]	− ·0342	154.507	− [illegible]	[illegible]
+ ·0023	[illegible]	− 0455	160.434	− [illegible]	175.560
− [illegible]03	[illegible]	− ·0625	167.364	− [illegible]	[illegible]
− [illegible]	[illegible]	− [illegible]	[illegible]	− [illegible]	[illegible]
− ·0[illegible]8	[illegible]	− [illegible]	[illegible]	− [illegible]	[illegible]
− [illegible]	176.562	− [illegible]	[illegible]	− [illegible]	[illegible]
− ·0985	[illegible]	− [illegible]	[illegible]	− [illegible]	[illegible]
− ·1196	196.062	− ·1822	215.730	− [illegible]	[illegible]
− [illegible]	206.442	− ·2125	227.190	− [illegible]	[illegible]
− ·1573	217.430	− ·2475	239.372	− [illegible]	[illegible]
− [illegible]	229.177	− ·2917	252.430	− [illegible]	[illegible]
− [illegible]	[illegible]	− ·3441	266.770	− [illegible]	[illegible]
[illegible]	[illegible]	− ·3990	282.360	− [illegible]	[illegible]
− [illegible]	[illegible]	− ·4523	299.284	− [illegible]	[illegible]
− ·4010	[illegible]	− ·5112	317.590	− [illegible]	[illegible]
− ·4579	[illegible]	− ·5673	337.566	[illegible]	[illegible]
[illegible]	325.498	− [illegible]	[illegible]	− [illegible]	[illegible]
− [illegible]	[illegible]	− ·6970	382.364	− [illegible]	[illegible]
− ·6369	[illegible]	− [illegible]	[illegible]	[illegible]	[illegible]
− ·7172	346.681	− [illegible]	[illegible]	[illegible]	[illegible]
− ·8176	422.496	− ·9965	466.700	[illegible]	[illegible]
[illegible]	463.525	− 1.1349	501.179	[illegible]	[illegible]
[illegible]	487.684	− 1.2409	[illegible]	[illegible]	[illegible]
[illegible]	526.094	− [illegible]	[illegible]	− [illegible]	[illegible]
[illegible]	569.201	1.6829	630.452	[illegible]	[illegible]
− [illegible]	[illegible]	− 1.9269	684.930	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	− [illegible]	[illegible]
[illegible]	737.031	− 2.5917	810.[illegible]	− [illegible]	[illegible]
[illegible]	810.903	− 3.0372	902.144		
[illegible]	857.461				

Annual Assurance Payable at Age 60 or Previous Death

Sixteenth Year		Seventeenth Year		Eighteenth Year	
Monthly Difference	$16V_x$	Monthly Difference	$17V_x$	Monthly Difference	$18V_x$
−.01054	171.526	−.01517	185.600	−.02019	200.276
.1171	177.405	.1679	192.280	[illegible]	[illegible]
.1287	183.925	.1872	199.556	.2428	[illegible]
[illegible]	191.355	[illegible]	[illegible]	.2651	[illegible]
.1750	199.942	.2320	217.256	.2885	[illegible]
.1979	209.755	.2569	227.920	.3173	[illegible]
[illegible]	220.522	.2859	[illegible]	.3535	[illegible]
[illegible]	[illegible]	.3218	252.233	.3962	[illegible]
[illegible]	246.552	.3632	265.733	[illegible]	[illegible]
.2978	[illegible]	.4134	280.092	.5072	303.660
.3759	271.567	.4707	295.413	.5682	[illegible]
.4114	286.517	.5297	[illegible]	.6272	[illegible]
.4490	302.623	.5876	329.477	.6909	[illegible]
.5482	320.034	.6502	348.524	.7529	[illegible]
[illegible]	[illegible]	.7109	369.064	.8188	[illegible]
[illegible]	359.273	.7757	391.216	[illegible]	[illegible]
.7277	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
.8035	405.073	.9378	[illegible]	[illegible]	77.139
.8491	430.951	1.0436	469.580	[illegible]	[illegible]
.9117	459.222	1.1612	500.614	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	534.766	[illegible]	[illegible]
[illegible]	524.478	[illegible]	572.459	[illegible]	[illegible]
[illegible]	[illegible]	1.6320	614.229	[illegible]	[illegible]
[illegible]	616.555	[illegible]	1.660.762	[illegible]	[illegible]
[illegible]	671.654	2.0737	712.745	[illegible]	[illegible]
2.0279	706.458	[illegible]	[illegible]	[illegible]	842.600
2.3197	766.118	2.6744	837.407	[illegible]	915.902
2.6642	831.907	3.0987	913.055		
[illegible]	904.155				

Endowment Assurance Payable at Age 60 or Previous Death

Age x	Nineteenth Year: Monthly Difference	Nineteenth Year: $14V_x$	Twentieth Year: Monthly Difference	Twentieth Year: $20V_x$	Twenty-first Year: Monthly Difference	Twenty-first Year: $21V_x$
15	−0.2354	215.594	−0.3098	231.565	−0.3647	248.195
16	·2767	223.833	·3322	240.630	·3872	258.087
17	·2988	232.824	·3543	250.460	·4127	268.797
18	·3211	242.780	·3802	261.305	·4458	280.618
19	·3483	253.958	·4147	273.465	·4867	293.815
20	·3842	266.502	·4570	287.068	·5393	308.622
21	·4271	280.237	·5100	301.996	·6010	324.847
22	·4799	295.172	·5718	318.247	·6661	342.458
23	·5407	311.243	·6360	335.697	·7298	361.277
24	·6036	328.384	[illegible]	354.244	·7950	381.301
25	[illegible]	346.597	·7649	373.974	·8637	402.536
26	·7292	366.069	·8242	394.991	·9326	425.154
27	·7922	386.880	·8970	417.447	1.0109	[illegible]
28	·8591	409.244	·9746	441.627	1.1007	475.524
29	·9359	433.381	1.0638	467.777	[illegible]	[illegible]
30	1.0269	[illegible]	1.1691	496.207	1.3273	534.759
31	1.1317	487.987	1.2904	527.178	[illegible]	[illegible]
32	1.2507	519.007	1.4297	561.023	1.6197	605.320
33	1.3901	552.967	[illegible]	[illegible]	1.7916	645.682
34	[illegible]	[illegible]	[illegible]	611.762	1.9907	690.107
35	1.7183	631.254	1.9574	683.666	[illegible]	[illegible]
	1.9213	676.658	2.1824	733.372	2.4765	793.629
37	2.1493	727.099	[illegible]	[illegible]	2.7879	854.474
38	2.4238	783.476	2.7677	850.824	3.1537	922.803
39	2.7457	846.319	3.1421	920.731		
40	[illegible]	[illegible]				

Endowment Assurance Payable at Age 60 or Previous Death.

Age	Twenty-second Year		Twenty-third Year		Twenty-fourth Year	
	Monthly Difference	22 Va	Monthly Difference	23 Va	Monthly Difference	24 Va
[illegible]	−0.4192	265.478	−0.4764	283.448	[illegible]	302.182
[illegible]	.4451	276.238	[illegible]	295.161	.5793	314.923
17	.4778	287.915	.5484	307.880	.6283	328.804
18	.5174	300.790	.5979	321.928	.6863	344.127
19	.5662	315.183	.6575	337.603	.7490	[illegible]
20	.6293	331.256	.7218	355.000	.8128	379.836
21	.6944	348.819	.7852	373.893	.8328	[illegible]
22	[illegible]	367.771	.8564	394.261	[illegible]	[illegible]
23	[illegible]	388.039	.9248	415.959	[illegible]	[illegible]
[illegible]	[illegible]	409.529	.9963	438.966	[illegible]	[illegible]
[illegible]	.9657	432.322	1.0767	463.440	[illegible]	[illegible]
26	1.0449	[illegible]	1.1676	489.648	[illegible]	[illegible]
27	1.1352	482.807	1.2733	[illegible]	[illegible]	[illegible]
28	1.2628	[illegible]	1.3243	[illegible]	[illegible]	[illegible]
29	1.3658	[illegible]	1.5323	[illegible]	[illegible]	[illegible]
30	1.5004	575.408	1.6843	618.254	[illegible]	[illegible]
31	1.6532	612.025	[illegible]	657.977	[illegible]	[illegible]
32	1.8239	652.067	2.0494	701.520	[illegible]	[illegible]
33	2.0212	696.042	2.2667	749.349	[illegible]	[illegible]
34	2.2408	744.454	2.5246	802.206	[illegible]	[illegible]
35	2.5024	[illegible]	2.8232	[illegible]	[illegible]	[illegible]
36	2.8062	[illegible]	3.1741	[illegible]		
37	3.1643	924.692				

Endowment Assurance Payable at Age 60 or Previous Death

Age	Twenty-fifth Year: Monthly Difference	25Vx	Twenty-sixth Year: Monthly Difference	26Vx	Twenty-seventh Year: Monthly Difference	27Vx
[illegible]	−0.6094	321.748	−0.6277	342.253	−0.7733	363.786
[illegible]	.6584	335.634	.7450	357.3[illegible]4	[illegible]339	380.201
[illegible]	.7159	350.779	.8055	373.829	.8939	397.940
[illegible]	.7769	367.413	[illegible]662	391.771	.9602	417.256
[illegible]	.8392	385.721	.1341	411.460	1.0267	438.311
[illegible]	[illegible]085	405.920	1.0022	432.929	1.0991	461.200
[illegible]	.9774	427.494	1.0752	456.036	1.1[illegible]16	485.854
[illegible]	1.0507	450.719	1.1581	4[illegible]0.829	1.2752	[illegible]
[illegible]	1.1[illegible]	475.494	1.2515	507.334	1.3[illegible]52	540.778
[illegible]	[illegible]	[illegible]01.911	1.3608	535.722	1.5017	571.259
[illegible]	1.3325	530.224	1.4[illegible]00	566.182	1.6413	[illegible]
[illegible]	1.4533	560.703	1.6168	599.077	1.7904	[illegible]
[illegible]	1.5905	593.703	1.7663	6[illegible]4.702	1.9553	[illegible]
[illegible]	1.7407	629.553	1.9[illegible]23	673.434	[illegible]	[illegible]
[illegible]	1.9078	668.611	2.1927	715.713	2.3572	766.549
[illegible]	2.0999	711.301	2.3331	761.932	2.5473	815.734
[illegible]	2.3125	758.047	2.5[illegible]12	817.717	2.[illegible]707	87[illegible].977
[illegible]	2.5637	809.491	2.8[illegible]	868.747	[illegible]	932.078
[illegible]	2.8531	866.338	3.1990	930.832		
[illegible]	[illegible]	[illegible]				

Endowment Assurance Payable at Age 60 or Previous Death.

Age x	Twenty-eighth Year: Monthly Difference	$28V_x$	Twenty-ninth Year: Monthly Difference	$29V_x$	Thirtieth Year: Monthly Difference	$30V_x$
15	-0.8614	386.376	-0.9478	410.003	-1.0390	434.724
16	.9212	404.066	1.0133	429.036	1.1032	455.085
17	.9868	423.166	1.0777	449.482	1.1719	476.929
18	1.0519	443.842	1.1470	471.569	1.2503	500.536
19	1.1227	466.314	1.2271	495.569	1.3409	526.190
20	1.2044	490.735	1.3194	521.650	1.4491	554.121
21	1.291[illegible]	517.066	1.4286	549.848	1.5681	584.304
22	1.4076	545.448	1.5482	580.240	1.7045	616.907
23	1.5273	575.928	1.6852	[illegible].972	1.8527	652.027
24	1.6642	608.711	1.8337	648.196	2.0156	689.864
25	1.8129	644.027	1.9970	686.191	2.2004	730.794
26	1.9769	682.229	2.1828	727.575	2.4050	775.203
27	2.1[illegible]4	723.74	2.3871	772.189	2.6401	[illegible]
28	2.3702	768.982	2.6267	821.190	2.9107	[illegible]
29	2.6126	818.550	2.9007	874.988	3.2242	935.[illegible]
30	2.8900	873.04[illegible]	3.2185	934.30[illegible]		
31	3.2124	933.232				

Endowment Assurance Payable at Age 60 or Previous Death

Age	Thirty first Year Monthly Difference	31 Vx	Thirty-second Year Monthly Difference	32 Vx	Thirty-third Year Monthly Difference	33 Vx
15	−1.1279	460.512	−1.2203	487.409	−1.3205	515.508
16	1.1[illegible]3	482.251	1.2976	510.632	1.4082	540.340
17	1.2740	505.601	1.3857	535.614	1.5116	567.137
18	1.3631	530.856	1.4902	562.702	1.6258	596.175
19	1.4694	558.353	1.6062	592.158	1.7580	627.784
20	1.5972	588.250	1.7404	624.217	1.9082	662.138
21	1.7227	620.616	1.8871	658.900	2.0634	699.300
22	1.8704	655.565	2.0486	696.361	2.2453	739.518
23	2.0327	693.241	2.2316	736.842	2.4441	782.993
24	2.2167	733.945	2.4315	780.604	2.6752	830.137
25	2.4[illegible]	778.006	2.6643	828.176	2.9372	881.620
26	2.6526	826.006	2.9289	880.125	3.2391	937.966
27	2.9202	878.518	3.2345	937.135		
28	3.2295	936.249				

Endowment Assurance Payable at Age 60 or Previous Death

Age	Thirty fourth Year Monthly Difference	34 Vx	Thirty-fifth Year Monthly Difference	35 Vx	[illegible] Year Monthly Difference	[illegible] Vx
15	−1.4316	544.940	−1.5514	575.10	−1.6[illegible]	[illegible]
16	[illegible]	[illegible]	1.6654	604.337	[illegible]	[illegible]
17	1.6457	600.270	1.7[illegible]	635.[illegible]	[illegible]	[illegible]
18	1.[illegible]	631.449	1.9357	668.640	2.1070	707.[illegible]
19	[illegible]	[illegible]	2.0922	704.981	2.2[illegible]6	746.9[illegible]
20	[illegible]	[illegible]	2.2710	744.4[illegible]	2.4[illegible]	789.2[illegible]
21	[illegible]	[illegible]	2.4667	787.2[illegible]	[illegible]	835.3
22	[illegible]	[illegible]	2.6942	83[illegible].744	2.7582	885.456
23	[illegible]	[illegible]	2.9517	[illegible]	3.0512	940.116
24	[illegible]	[illegible]	3.2475	939.457		
25	[illegible]	7[illegible].74[illegible]				

[illegible] Age 60 [illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]

[illegible] Insurance Payable at Age 60 on Previous Death

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]
	[illegible]		[illegible]		[illegible]

Value of

Endowment Assurance at Age 65
or Previous Death Policy 1000

Institute of Actuaries H^M Table 4%)

Terminal values and monthly Ins...
for ages 15 to 55 inclusive

[illegible] of Insurance Payable at Age 65

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]		[illegible]		[illegible]	
	[illegible]	Monthly Expectation	[illegible]	Monthly Expectation	[illegible]	Monthly Expectation
[illegible]	[illegible]	[illegible]	+0·1907	17·736	[illegible]	[illegible]
[illegible]	11·667	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	12·658	[illegible]	[illegible]	·3917	16·628	[illegible]
[illegible]	13·182	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	13·557	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	19·531	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	20·341	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	21·205	·5662	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	22·129	[illegible]	14·982	[illegible]	[illegible]	[illegible]
[illegible]	23·119	·6106	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	·6282	16·142	[illegible]	33·878	[illegible]
[illegible]	26·319	[illegible]	17·208	[illegible]	35·606	[illegible]
[illegible]	26·588	[illegible]	[illegible]	[illegible]	37·592	[illegible]
[illegible]	27·846	[illegible]	19·508	[illegible]	[illegible]	[illegible]
[illegible]	29·256	[illegible]	20·702	[illegible]	42·336	[illegible]

[illegible] Cents [illegible] 1000

Age	Premium	First Year		Second Year		Third Year	
		Monthly Difference 1 Yr		Monthly Difference 2 Yr		Monthly Difference 3 Yr	
40	30.785	+0.7244	22.092	+0.6362	45.243	+0.5475	69.458
41	32.453	.7316	23.674	.6409	48.436	.5549	74.27[illegible]
42	34.284	.7435	25.362	.6553	51.782	.5638	79.300
43	36.277	.7658	27.107	.6718	55.342	.5866	84.500
44	38.508	.7907	29.020	.7028	59.094	.6147	90.225
45	40.[illegible]	.8311	30.973	.7404	63.034	.6422	95.274
46	43.6[illegible]	.8787	33.056	.7774	67.388	.6628	103.065
47	46.5[illegible]	.9268	35.476	.8083	72.374	.6817	110.792
48	49.[illegible]	.9701	38.255	.8387	78.087	.6901	119.702
49	53.[illegible]	1.0147	41.416	.8662	84.686	.6962	1[illegible]
50	57.7[illegible]	1.0824	45.140	.8752	92.407	.6913	141.[illegible]14
51	62.5[illegible]	1.0862	49.502	.8942	101.308	.6943	155.512
52	6[illegible]	1.1277	54.504	.9175	111.530	.6894	171.29[illegible]
53	74.240	1.1772	60.314	.9360	123.522	.6778	189.823
54	81.982	1.2263	67.266	.9517	137.828	.6502	[illegible]
55	1[illegible].000	1.2742	75.650	.9553	155.180	.5982	239.002

Assurance Payable at Age 65

	Fourth		Fifth		Sixth	
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	40.246	34.690	[illegible]	[illegible]	[illegible]	[illegible]
	3209	35.894	3347	41.544	[illegible]	[illegible]
	[illegible]	37.365	[illegible]	[illegible]	[illegible]	[illegible]
	4040	38.026	3799	40.122	[illegible]	[illegible]
	[illegible]	39.920	3718	40.590	[illegible]	[illegible]
70	[illegible]	[illegible]	3564	42.445	[illegible]	[illegible]
71	[illegible]	[illegible]	[illegible]	44.385	[illegible]	[illegible]
72	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
73	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
74	[illegible]	[illegible]	3530	[illegible]	[illegible]	[illegible]
	[illegible]	[illegible]	3473	[illegible]	[illegible]	[illegible]
76	[illegible]	[illegible]	3759	[illegible]	[illegible]	[illegible]
77	[illegible]	[illegible]	3779	60.060	[illegible]	[illegible]
78	[illegible]	[illegible]	3803	62.788	[illegible]	[illegible]
79	[illegible]	51.684	[illegible]	65.824	[illegible]	[illegible]
80	[illegible]	[illegible]	[illegible]	69.160	[illegible]	[illegible]
81	[illegible]	[illegible]	[illegible]	72.796	[illegible]	[illegible]
82	[illegible]	[illegible]	3959	76.614	[illegible]	[illegible]
83	[illegible]	[illegible]	[illegible]	80.618	[illegible]	[illegible]
84	[illegible]	[illegible]	4092	84.862	[illegible]	[illegible]
85	[illegible]	[illegible]	[illegible]	89.475	[illegible]	[illegible]
86	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
87	[illegible]	[illegible]	3962	[illegible]	[illegible]	[illegible]
88	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
89	[illegible]	[illegible]	3795	[illegible]	[illegible]	[illegible]

[illegible] Death Policy [illegible]

Age x	Fourth Year: Monthly Difference 4½		Fifth Year: Monthly Difference 5½		Sixth Year: Monthly Difference [illegible]	
[illegible]	+·04834	94.682	+·03759	120.956	+·0[illegible]	[illegible]
41	·4656	101.096	·3842	126.938	·3[illegible]	[illegible]
42	·4807	107.816	·3970	137.336	·3067	167.940
43	·5009	114.886	·4081	146.286	·3[illegible]	[illegible]
44	·5194	122.500	·4117	156.068	·2962	191.022
45	·5312	130.846	·4125	166.842	·2782	204.450
46	·5403	140.212	·4017	179.023	·2492	219.6[illegible]
47	·5318	150.900	·3805	192.962	[illegible]	[illegible]
48	·5217	163.276	·3577	[illegible]	[illegible]	[illegible]
49	·5146	177.414	·3316	[illegible]	[illegible]	[illegible]
50	·5011	193.650	·2939	247.972	·0[illegible]	[illegible]
51	·4717	212.316	·2456	271.905	−·0090	[illegible]
52	·4453	233.985	·1774	299.992	−·1140	[illegible]
53	·3945	259.534	·0811	330.001	−·2594	[illegible]
54	·3167	290.190	−·0562	372.847	−·4[illegible]	[illegible]
55	·1981	327.620	−·2422	421.627	−·7[illegible]	[illegible]

on Previous Death. Policy 1000

	Seventh Year		Eighth Year		Ninth Year	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
40	+0·2169	176·364	+0·1304	205·584	+·0329	[illegible]
41	+·2164	187·638	+·1147	215·714	+·0079	[illegible]
42	+·2045	199·779	+·[illegible]52	[illegible]	[illegible]	[illegible]
43	+·1911	212·450	+·0641	248·578	−·0754	[illegible]
[illegible]	+·[illegible]	[illegible]	+·[illegible]	[illegible]	[illegible]	
45	+·1303	263·632	−·0224	285·047	−·1612	[illegible]
[illegible]	+·0916	262·195	−·0722	306·693	−·2505	[illegible]
47	+·0410	282·970	−·1162	334·202	−·3331	[illegible]
[illegible]	[illegible]	306·603	−·2133	359·059	−·4374	[illegible]
[illegible]	−·0772	335·565	−·3122	390·764	−·5377	[illegible]
[illegible]	−·1708	365·597	−·4396	427·531	−·7403	[illegible]
[illegible]	−·2407	400·570	−·6057	470·377	−·9527	[illegible]
52	−·4032	442·794	−·8155	520·616	−1·2266	[illegible]
53	−·6556	492·981	−1·0903	580·505	−1·6856	[illegible]
54	−·9299	553·550	−1·4670	653·046	−2·0503	[illegible]
55	−1·3032	628·025	−1·9529	742·460	−2·7065	[illegible]

Endowment Assurance Payable at Age 65

	Monthly Difference 10Vx		Monthly Difference 10Vc		Monthly Difference 10Vc	
0	+0.1886	[illegible]	+0.1492	[illegible]	[illegible]	[illegible]
1	[illegible]	[illegible]	+.1457	[illegible]	[illegible]	[illegible]
2	[illegible]	[illegible]	+.1525	96.187	[illegible]	[illegible]
3	[illegible]	[illegible]	+.1608	98.776	[illegible]	[illegible]
4	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
5	[illegible]	[illegible]	+.1681	[illegible]	[illegible]	[illegible]
6	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
7	[illegible]	[illegible]	.1507	112.082	[illegible]	[illegible]
8	[illegible]	[illegible]	+.1386	[illegible]	[illegible]	[illegible]
9	[illegible]	[illegible]	+.1278	128.41[illegible]	[illegible]	[illegible]
10	[illegible]	20.8[illegible]	[illegible]	35.129	[illegible]	[illegible]
11	[illegible]	[illegible]	+.1161	[illegible]	[illegible]	308
12	+.1566	[illegible]	+.1114	[illegible]	[illegible]	[illegible]
13	[illegible]	8.3[illegible]	+.1022	156.168	[illegible]	2.643
14	[illegible]	145.096	+.0887	162.796	[illegible]	81.2
15	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
16	[illegible]	160.375	[illegible]	[illegible]	[illegible]	[illegible]
17	[illegible]	[illegible]	+.0107	190.172	[illegible]	[illegible]
18	[illegible]	[illegible]	−.0114	200.798	[illegible]	[illegible]
19	[illegible]	[illegible]	−.0355	[illegible]	[illegible]	[illegible]
20	[illegible]	199.565	−.0509	224.357	[illegible]	[illegible]
21	[illegible]	211.230	−.0649	237.828	[illegible]	[illegible]
22	[illegible]	223.737	−.0833	251.275	[illegible]	[illegible]
23	[illegible]	237.207	−.1112	266.387	[illegible]	[illegible]
24	[illegible]	251.672	−.1442	282.777	[illegible]	[illegible]

[illegible] Bank Survey 1000

Age x	Tenth Year: Monthly Difference	Tenth Year: Total	Twelfth Year: Monthly Difference	Twelfth Year: Total	Twentieth Year: Monthly Difference	Twentieth Year: Total
40	[illegible]	167.617	[illegible]	[illegible]	[illegible]	[illegible]
41	·1127	284.878	[illegible]	[illegible]	[illegible]	[illegible]
42	·1646	303.797	[illegible]	[illegible]	[illegible]	[illegible]
43	·2197	324.443	[illegible]	[illegible]	[illegible]	[illegible]
44	·2800	347.663	·4477	[illegible]	[illegible]	[illegible]
45	·3538	373.359	·5383	420.745	[illegible]	[illegible]
46	[illegible]	[illegible]	·6498	463.680	[illegible]	[illegible]
47	·5492	484.986	·7877	[illegible]	1.0537	[illegible]
48	·6865	572.326	·9624	535.773	[illegible]	[illegible]
49	·8583	515.229	1.1760	[illegible]	[illegible]	[illegible]
50	[illegible]	[illegible]	1.4447	640.020	[illegible]	[illegible]
51	[illegible]	[illegible]	1.7885	707.001	[illegible]	[illegible]
52	[illegible]	491.741	2.2331	[illegible]	[illegible]	[illegible]
53	2.1506	774.219	2.8199	882.498		
54	2.7705	874.955				

[illegible]

[illegible]		[illegible]		[illegible]	
[illegible]		[illegible]		[illegible]	
[illegible]		[illegible]		[illegible]	
[illegible]		+·0517	122·606	[illegible]	
[illegible]		+·0676	125·634	[illegible]	
[illegible]		+·0785	128·996	[illegible]	
[illegible]		+·0700	133·024	[illegible]	
[illegible]		[illegible]	[illegible]	[illegible]	
[illegible]		[illegible]	[illegible]	[illegible]	
[illegible]		[illegible]	[illegible]	[illegible]	
[illegible]		+·0344	[illegible]	[illegible]	
[illegible]		[illegible]	[illegible]	[illegible]	
[illegible]		[illegible]	[illegible]	[illegible]	
[illegible]		[illegible]	[illegible]	[illegible]	
[illegible]		[illegible]	[illegible]	[illegible]	
[illegible]		[illegible]	[illegible]	[illegible]	
[illegible]		[illegible]	[illegible]	[illegible]	
[illegible]		−·0160	[illegible]	[illegible]	
+·0280	173·749	−·0845	190·852	−·0997	[illegible]
[illegible]		[illegible]	[illegible]	[illegible]	
[illegible]		−·0952	[illegible]	[illegible]	
[illegible]		−·1258	220·947	[illegible]	
[illegible]	211·274	−·1541	232·654	[illegible]	
[illegible]	[illegible]	−·1847	245·275	[illegible]	
[illegible]	[illegible]	−·2075	258·663	[illegible]	
[illegible]	[illegible]	−·2292	272·907	[illegible]	
[illegible]	261·862	[illegible]	[illegible]	[illegible]	
[illegible]	276·625	−·2910	[illegible]	−·3861	[illegible]
[illegible]	292·526	−·3519	[illegible]	−·4411	[illegible]
[illegible]	[illegible]	[illegible]	340·899	[illegible]	[illegible]
[illegible]	[illegible]	−·4495	[illegible]	[illegible]	[illegible]
[illegible]	349·053	−·5105	384·534	[illegible]	[illegible]

[illegible] Wonford Heath Group [illegible]

	Wortenden Gear		Bonhill [illegible]		
	Difference 13½a		Difference 14½a		
[illegible]	[illegible]	[illegible]	−0·5734	609·629	[illegible]
[illegible]	−·5257	396·087	[illegible]	[illegible]	[illegible]
42	−·6102	623·051	−·7603	466·699	[illegible]
43	−·7072	452·820	−·8985	699·509	[illegible]
44	−·8285	485·964	−1·0412	536·966	[illegible]
45	−·9650	523·127	−1·2155	578·857	[illegible]
46	−1·1397	565·192	−1·4246	625·918	[illegible]
47	[illegible]	[illegible]	−1·5990	672·964	[illegible]
48	−1·6122	568·130	−2·0040	740·074	[illegible]
49	[illegible]	[illegible]	−2·4093	[illegible]	[illegible]
[illegible]	−2·3524	[illegible]	−2·9252	899·449	
[illegible]	−2·5936	[illegible]			

or Previous Death Policy 1[illegible]

Age x	Sixteenth Year Monthly Difference 16½		Seventeenth Year Monthly Difference 17½		Eighteenth Year Monthly Difference 18½	
[illegible]	−0.9073	440.324	−1.0852	[illegible]	[illegible]	[illegible]
41	−1.0257	526.121	−1.2302	[illegible]	[illegible]	[illegible]
42	−1.1731	560.943	−1.4036	812.070	−1.6581	666.251
43	−1.3467	601.976	−1.6077	657.566	−1.9012	716.672
44	−1.5526	648.025	−1.8542	708.784	−2.1981	773.64
45	−1.7084	700.000	2.1566	[illegible]	−3.[illegible]	[illegible]
46	−2.1107	759.454	−2.5310	8[illegible].657	−3.0182	913.306
47	−2.4647	827.758	−2.9987	910.340		
48	−2.9770	907.042				

[illegible]

[illegible]	[illegible] Bank		[illegible] Bank		[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	−.0056	180.358	−.0467	192.302	[illegible]	[illegible]
[illegible]	.1160	186.106	.1564	197.650	.1956	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	.1841	199.447	.1757	214.212	.2228	[illegible]
[illegible]	[illegible]	[illegible]	.1940	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	.2492	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	.2586	[illegible]	[illegible]	[illegible]
[illegible]	.2267	237.748	.2956	255.795	.3646	[illegible]
[illegible]	[illegible]	[illegible]	.3375	[illegible]	[illegible]	[illegible]
[illegible]	.3081	261.962	.3747	281.968	[illegible]	[illegible]
[illegible]	.3636	274.965	.4135	296.006	.4971	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	.4106	[illegible]	.4757	326.160	.5464	[illegible]
[illegible]	.4407	318.560	.5115	[illegible]	.5923	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	.5190	352.418	.6075	379.234	.7075	[illegible]
[illegible]	[illegible]	[illegible]	.6742	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	.7027	413.209	.8210	446.190	[illegible]	[illegible]
[illegible]	.7770	434.763	.9042	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	.9998	[illegible]	[illegible]	[illegible]
56	.9585	489.926	1.1057	526.513	1.2707	[illegible]
57	1.0614	520.112	1.2292	564.601	[illegible]	[illegible]
58	1.1849	552.159	1.3741	597.440	1.5854	[illegible]
59	[illegible]	[illegible]	1.5657	[illegible]	[illegible]	[illegible]
60	[illegible]	[illegible]	1.7412	[illegible]	[illegible]	[illegible]
61	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
62	1.9461	723.964	2.2701	786.389	[illegible]	[illegible]
63	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
64	2.5734	[illegible]	3.0520	916.430		
65	3.0259	915.992				

Assurance at Age 65 or [illegible]

Age	[illegible]	[illegible]	[illegible] Diff.	[illegible]	[illegible]	[illegible]
[illegible]	-0.1254	220.615	-0.1440	234.990	-0.1[illegible]7	[illegible]
[illegible]	[illegible]	228.166	·2825	243.223	[illegible]	[illegible]
17	·2526	236.370	·3038	252.178	[illegible]	268.700
18	·2745	245.491	·3343	262.160	[illegible]	279.6[illegible]
19	[illegible]	255.856	·3737	[illegible]	[illegible]	291.900
20	[illegible]	267.595	·4158	286.172	[illegible]	[illegible]
[illegible]	[illegible]	280.473	·4554	299.977	·5231	320.293
[illegible]	[illegible]	294.332	·4982	314.810	·5602	336.032
23	·4722	309.030	·5347	330.432	·5971	[illegible]
24	·5069	324.380	·5703	346.734	[illegible]	369.910
25	·5410	340.381	·6101	363.781	[illegible]	388.120
26	·5793	357.200	·6582	381.790	[illegible]	407.394
27	[illegible]	375.021	[illegible]	400.906	[illegible]	427.949
28	·6787	394.059	·7762	421.410	[illegible]	450.051
29	·7428	414.524	·8516	443.506	·9660	473.83[illegible]
30	·8176	436.597	·930[illegible]	467.305	[illegible]	[illegible]
31	·8970	460.406	1.0170	492.951	[illegible]	[illegible]
32	·9819	486.0[illegible]	1.1139	520.612	[illegible]	[illegible]
33	1.0783	513.741	[illegible]	550.[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	543.682	1.3452	582.943	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	1.4885	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	657.036	[illegible]	[illegible]
[illegible]	1.6325	655.[illegible]	[illegible]	699.678	[illegible]	[illegible]
[illegible]	[illegible]	694.035	2.0807	746.852	[illegible]	[illegible]
[illegible]	2.0[illegible]	741.815	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	799.099	2.6875	[illegible]	[illegible]	[illegible]
[illegible]	2.6[illegible]	[illegible]	[illegible]	924.485		

[illegible] at Age 65 on [illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	265.442	[illegible]	284.670	−0.4832	298.675
[illegible]	[illegible]	275.262	[illegible]	292.420	·5232	310.369
[illegible]	[illegible]	[illegible]	·4955	304.120	·5584	322.915
[illegible]	[illegible]	297.898	[illegible]	[illegible]	·5972	336.755
[illegible]	[illegible]	311.093	[illegible]	331.087	·6321	351.804
20	·5472	325.675	·6082	346.561	·6693	368.180
21	·5840	341.345	·6461	363.137	·7128	385.730
22	·6223	358.000	·6897	380.776	·7657	404.682
23	·6655	375.553	·7418	399.440	·8341	424.514
24	·7161	394.013	·7990	419.111	·8926	445.552
25	·7719	413.462	·8665	439.939	·9703	467.881
26	·8382	434.144	·9435	462.155	1.0520	491.470
27	·9143	456.266	1.0242	485.902	1.1385	516.905
28	·9969	480.026	1.1104	511.387	1.2359	544.254
29	1.0860	505.572	1.2079	538.830	1.3437	573.771
30	1.1783	533.104	1.3158	568.415	1.4667	605.557
31	[illegible]	562.836	1.4373	600.469	1.6015	640.691
32	[illegible]	595.004	1.5665	635.187	1.7731	677.649
33	1.3105	629.942	[illegible]	673.036	1.9613	[illegible]
34	[illegible]	[illegible]	[illegible]	714.429	2.1814	763.775
35	[illegible]	709.847	2.1588	759.934	2.4423	[illegible]
36	[illegible]	755.871	2.4229	810.265	2.7709	868.615
37	[illegible]	[illegible]	[illegible]	866.295	3.1306	930.4[illegible]
38	[illegible]	863.782	[illegible]	929.092		
39	[illegible]	927.682				

[illegible] Assurance at Age 65 or Previous Birth.

Age	Monthly Diff.ce	28 Vn	Monthly Diff.ce	29 Vn	Monthly Diff.ce	[illegible]
15	-0·5504	316.463	-0·6122	334.992	[illegible]	[illegible]
[illegible]	·5857	329.060	·6502	348.530	·7093	[illegible]
17	·6238	342.631	[illegible]	[illegible]	[illegible]	[illegible]
18	·6572	357.296	·7173	378.560	[illegible]	[illegible]
19	·6928	373.250	·7586	395.485	·8328	[illegible]
20	·7357	390.595	·8104	413.907	[illegible]	[illegible]
21	·7883	409.229	·8691	433.697	[illegible]	459.259
22	·8471	429.129	·9390	454.847	[illegible]	481.881
23	·9167	450.300	1.0188	477.511	[illegible]	505.989
24	·9957	472.790	1.1020	501.514	1.2129	[illegible]
25	1.0780	496.677	1.1898	527.034	1.3112	[illegible]
26	1.1650	522.141	1.2897	554.284	1.4190	586.003
27	1.2525	549.404	1.3952	583.492	[illegible]	[illegible]
28	1.3702	578.732	1.5174	614.977	[illegible]	[illegible]
29	1.4928	610.395	1.6577	649.050	1.8422	[illegible]
30	1.6337	644.692	1.8205	686.069	[illegible]	[illegible]
31	1.7975	682.003	2.0060	726.416	2.2405	[illegible]
32	1.9844	722.687	2.2222	770.558	2.4931	[illegible]
33	2.2025	767.260	2.4773	819.117	2.7832	874.754
34	2.4604	818.369	2.7811	872.851	[illegible]	935.819
35	2.7682	870.822	[illegible]	[illegible]		
36	3.1367	931.619				

Ordinary Assurance at Age 65 or Previous

	Thirty-first Year		Thirty-second Year		Thirty-third Year	
	Monthly Diff.	$10V_x$	Monthly Diff.	$10V_x$	Monthly Diff.	$10V_x$
	·07347	374.290	·07932	394.992	[illegible]	[illegible]
	·7683	389.596	·8322	411.250	[illegible]	[illegible]
17	·8015	405.919	·8803	[illegible]	[illegible]	[illegible]
18	·8562	423.536	·9349	447.411	[illegible]	[illegible]
19	·9122	442.690	1.0020	467.846	[illegible]	[illegible]
20	·9711	463.541	1.0808	490.098	[illegible]	[illegible]
21	1.0407	486.027	1.1646	514.041	[illegible]	[illegible]
22	1.1450	510.121	1.2538	539.667	[illegible]	[illegible]
23	1.2342	535.784	1.3534	567.010	[illegible]	[illegible]
24	1.3332	563.097	1.4618	596.149	[illegible]	[illegible]
25	[illegible]	592.222	1.5837	627.306	[illegible]	[illegible]
26	[illegible]	623.451	[illegible]	660.811	[illegible]	[illegible]
27	[illegible]	657.097	1.8822	697.029	[illegible]	[illegible]
28	[illegible]	693.565	2.0635	736.363	[illegible]	[illegible]
29	[illegible]	733.226	2.2740	779.277	[illegible]	[illegible]
30	[illegible]	776.557	[illegible]	[illegible]	[illegible]	[illegible]
31	[illegible]	824.077	[illegible]	878.198	[illegible]	[illegible]
	[illegible]	876.538	[illegible]	935.723		
		934.809				

[illegible] Pressure at 65 [illegible]

	[illegible]		[illegible]		[illegible]	
[illegible]	Monthly [illegible]	30 Vs	Monthly [illegible]	35 Vs	Monthly [illegible]	40 Vs
15	-0.9283	438.779	-1.0050	462.022	[illegible]	486.407
16	9821	457.224	1.0694	481.724	1.1657	507.356
17	[illegible]67	477.031	1.1438	502.919	[illegible]	530.012
18	1.1214	498.474	1.2232	525.809	1.3367	[illegible]
19	1.2031	521.758	1.3073	550.602	1.4247	580.831
20	1.2909	546.967	1.4072	577.440	1.5317	[illegible]
21	1.3948	574.067	1.5152	606.289	[illegible]	[illegible]
22	1.4985	603.114	1.6372	637.261	1.7948	673.251
23	1.6209	634.202	1.7757	670.495	1.9487	708.866
24	1.7593	667.518	1.9339	706.235	2.1266	[illegible]
25	[illegible]	703.578	2.1124	744.806	2.3511	788.851
26	1.9471	742.165	2.3182	786.674	2.5700	834.205
27	2.1241	784.338	2.5589	832.390	2.8511	883.954
28	2.5471	830.474	2.8431	882.627	3.1866	938.902
29	2.6342	881.230	3.1818	938.175		
30	3.767	937.407				

[illegible] Insurance at Age 65 or Previous [illegible]

[illegible]	Thirty-seventh Year. Monthly Diff.ce	$37V_x$	Thirty-eighth Year. Monthly Diff.ce	$38V_x$	Thirty-[illegible] Year. Monthly Diff.ce	[illegible]
5	-1.[illegible]	511.736	-1.2857	538.348	-1.3[illegible]	56[illegible]
6	1.2652	534.230	1.3687	562.322	1.4812	5[illegible]
7	1.3487	558.358	1.4521	588.065	1.5835	[illegible]
8	1.4431	584.382	1.5655	615.824	1.6998	648.870
9	1.5482	612.542	1.6837	645.878	1.8336	681.013
10	1.6662	643.013	1.8194	678.433	1.9882	715.87[illegible]
11	1.8053	675.866	1.9755	713.611	2.1632	75[illegible].609
12	1.9625	711.301	2.1517	751.622	2.3647	[illegible]
13	2.1397	749.527	2.3544	792.765	2.5991	[illegible]
14	2.3348	790.892	2.5901	837.483	2.8739	887.48[illegible]
15	2.5805	835.903	2.8670	886.386	3.1995	940.[illegible]9
16	2.8545	885.210	3.1955	940.247		
17	3.1911	939.592				

Endowment Assurance at Age 65 or Previous Death.

Age x	Fortieth Year Monthly Diff.ce	Fortieth Year 40Vx	Forty-first Year Monthly Diff.ce	Forty-first Year 41Vx	Forty-second Year Monthly Diff.ce	Forty-second Year 42Vx
15	−1.4997	595.372	−1.6189	625.982	[illegible]	658.162
16	1.6013	622.646	1.7353	655.113	1.8792	689.[illegible]
17	[illegible]	650.[illegible]	1.8639	686.519	2.0285	723.023
18	1.8484	683.715	2.0147	720.547	2.1978	759.577
19	2.0012	716.159	2.1859	757.522	2.3938	799.380
20	2.1746	755.561	2.3841	797.757	2.6218	842.818
21	2.3745	796.42[illegible]	2.6152	841.564	2.8918	890.305
22	2.6073	840.286	2.8862	889.420	3.2098	942.438
23	2.8803	[illegible]	3.2067	941.953		
24	3.2032	941.428				

Endowment Assurance at Age 65 or Previous Death.

Age x	Forty third Year Monthly Diff.ce	Forty third Year 43Vx	Forty-fourth Year Monthly Diff.ce	Forty-fourth Year 44Vx	Forty-fifth Year Monthly Diff.ce	Forty-fifth Year 45Vx
15	−1.8945	692.079	−2.0562	727.936	−2.2346	765.934
16	2.0426	725.509	2.2225	763.846	2.4248	804.611
17	2.2102	761.707	2.4144	802.842	2.6472	846.171
18	2.4036	801.079	2.6387	845.400	[illegible]	[illegible]
19	2.6307	844.08[illegible]	2.9029	892.047	3.2189	943.[illegible]
20	[illegible]	[illegible]	3.2158	843.551		
21	[illegible]	[illegible]				

[illegible] Assurance at Age 65 or Previous Death

	Forty-sixth Year		Forty-second Year		Forty-eighth Year	
Age x	Monthly Diff.ce	$46V_x$	Monthly Diff.ce	$47V_x$	Monthly Diff.ce	$48V_x$
15	-2.4352	861.337	-2.6638	849.488	-2.9267	835.792
16	2.6557	848.146	2.9207	834.862	[illegible]	[illegible]
17	2.9147	893.910	3.2253	944.776		
18	3.2220	944.282				

Endowment Assurance at Age 65 or Previous Death.

	Forty-ninth Year	
Age x	Monthly Diff.ce	$49V_x$
15	-3.2317	945.755

Values of

Endowment Insurance at Age 50
& Pension Death Policy for

(Table of Values No. 5 & 6)

Terminal values and monthly Expenses
for age 15 to 60 Inclusive

Endowment Assurance at Ag 70 or Previous Death.

		First Year		Second Year		Third Year	
Age x	Premium Px	Monthly Diffce	1Vx	Monthly Diffce	2Vx	Monthly Diffce	3Vx
15	10.505	+0.1979	8.130	+0.1959	16.284	+0.2154	24.204
16	10.944	.2270	8.220	.2465	16.206	.2880	23.694
17	11.392	.2783	8.052	.3202	15.602	.3668	22.592
18	11.834	.3520	7.610	.3988	14.658	.4168	21.490
[illegible]	12.255	.4394	7.102	.4476	13.986	.4503	20.837
[illegible]	12.651	.4764	6.934	.4792	13.834	.4590	20.977
21	13.039	.5077	6.947	.4872	14.140	.4494	21.786
22	13.432	.5158	7.242	.4777	14.942	.4341	23.165
23	13.844	.5074	7.755	.4634	16.038	.4268	24.760
24	14.289	.4951	8.348	.4583	17.137	.4245	26.332
25	14.772	.4928	8.865	.4583	18.137	.4361	27.476
26	15.289	.4945	9.355	.4720	18.980	.4519	28.846
27	15.840	.5104	9.715	.4900	19.675	.4677	29.902
28	16.418	.5301	10.057	.5076	20.384	.4856	30.975
29	17.022	.5492	10.432	.5270	21.130	.4955	32.206
30	17.655	.5702	10.812	.5381	22.004	.5049	33.612
31	18.319	.5837	11.315	.5487	23.050	.5111	35.236
32	19.021	.5959	11.870	.5580	24.195	.5232	36.974
33	19.757	.6077	12.472	.5694	25.405	.5343	38.772
34	20.561	.6221	13.096	.5854	26.632	.5515	40.575
35	[illegible]	.6407	13.716	[illegible]	27.844	[illegible]	[illegible]
[illegible]	[illegible]	.6647	14.325	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	14.977	[illegible]	30.466	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	32.025	[illegible]	[illegible]
[illegible]	[illegible]	.7211	16.562	[illegible]	33.825	[illegible]	[illegible]

Endowment Assurance at Age 70 or Previous Death

Age x	Premium P_x	First Year Monthly Diff.ce	First Year $1V_x$	Second Year Monthly Diff.ce	Second Year $2V_x$	Third Year Monthly Diff.ce	Third Year $3V_x$
40	26.487	+0.7446	17.552	+0.6772	35.912	+0.6114	55.062
41	27.730	.7537	18.686	.6863	38.180	.6260	58.398
42	29.078	.7677	19.865	.7117	40.402	.6372	61.834
43	30.540	.7932	21.022	.7285	42.820	.6747	65.264
44	32.120	.8212	22.265	.7661	45.192	.7140	68.744
45	33.833	.8654	23.448	.8119	47.538	.7544	72.318
46	35.679	.9177	24.667	.8587	50.042	.7901	76.240
47	37.670	.9711	26.017	.9007	52.878	.8265	80.630
48	39.827	1.0208	27.577	.9443	56.072	.8559	85.628
49	42.178	1.0730	29.302	.9820	59.696	.8802	91.312
50	44.751	1.1199	31.312	1.0151	63.882	.9124	97.684
51	47.589	1.1639	33.622	1.0578	68.517	.9523	104.678
52	50.743	1.2196	36.108	1.1102	73.528	.9934	112.350
53	54.257	1.2862	38.822	1.1652	79.096	1.0409	120.862
54	58.188	1.3572	41.902	1.2280	85.354	1.0885	130.480
55	62.616	1.4387	45.352	1.2930	92.452	1.1350	141.444
56	67.637	1.5251	49.336	1.3594	100.660	1.1752	154.194
57	73.382	1.6162	53.987	1.4224	110.300	1.2182	169.063
58	80.027	1.7084	59.526	1.4924	121.644	1.2554	186.606
59	87.817	1.8139	66.050	1.5619	135.124	~~1.1962~~ 1.2796	207.586
60	97.073	1.9261	73.960	1.6239	151.546	1.2801	232.252

Endowment Assurance at Age 70 or Previous Death

	Fourth Year		Fifth Year		Sixth Year	
Age x	Monthly Diff.ce	4Vx	Monthly Diff.ce	5Vx	Monthly Diff.ce	6Vx
15	+0.2566	31.630	+0.3023	38.507	+0.3197	45.175
16	·3342	30.627	·3519	37.348	·3546	44.037
17	·3845	29.370	·3875	36.112	·3674	43.095
18	·4195	28.290	·3997	35.327	·3627	42.808
19	·4302	27.930	·3932	35.467	·3502	43.520
20	·4215	28.570	·3784	36.680	·3429	45.216
21	·4061	29.952	·3701	38.550	·3371	47.544
22	·3979	31.822	·3645	40.880	·3428	50.198
23	·3935	33.882	·3715	43.268	·3518	52.890
24	·4024	35.792	·3827	45.488	·3609	55.446
25	·4161	37.455	·3942	47.496	·3728	57.794
26	·4299	38.976	·4082	49.367	·3778	60.122
27	·4460	40.390	·4152	51.247	·3814	62.510
28	·4544	41.940	·4205	53.312	·3842	65.120
29	·4612	43.694	·4245	55.622	·3878	67.990
30	·4667	45.667	·4297	58.165	·3948	71.082
31	·4737	47.870	·4382	60.930	·4056	74.382
32	[illegible]	50.182	·4512	63.788	·4166	77.810
33	·4997	52.542	·4647	66.732	·4243	81.[illegible]
34	·5159	54.945	·4751	69.805	·4297	85.210
35	·5290	57.462	·4829	73.072	·4379	89.342
36	·5395	60.182	·4838	76.678	·4407	93.9[illegible]
37	[illegible]	63.260	·4790	80.764	·4[illegible]0	99.024
38	[illegible]	66.786	·4768	85.324	·4[illegible]	104.5[illegible]
39	[illegible]	70.712	·4832	90.248	[illegible]	[illegible]

40	·05518	74.427	·04908	95.524	·04397	116.732
41	·5637	79.364	·5118	100.952	·4628	123.128
42	·5700	83.832	·5398	106.432	·4859	129.680
43	[illegible]	[illegible]	·5683	[illegible]	·5043	[illegible]
44	·6575	92.974	[illegible]	117.987	[illegible]	[illegible]
45	·6574	97.902	·6167	124.185	[illegible]	[illegible]
46	[illegible]	103.308	·6384	131.886	[illegible]	160.590
47	[illegible]	109.418	·6438	139.362	·5495	170.438
48	·7571	116.870	·6599	148.278	[illegible]	[illegible]
49	·7807	124.124	[illegible]	[illegible]	[illegible]	[illegible]
50	·102	137.712	·7007	169.054	[illegible]	[illegible]
51	[illegible]	142.194	·7237	[illegible]	·5999	[illegible]
52	·739	[illegible]	·7446	194.444	[illegible]	[illegible]
53	[illegible]	[illegible]	·7614	209.356	[illegible]	[illegible]
54	[illegible]	177.402	[illegible]	226.387	·5911	[illegible]
55	[illegible]	[illegible]	·7737	[illegible]	[illegible]	302.650
56	[illegible]	210.055	·7677	268.482	[illegible]	[illegible]
57	[illegible]	230.518	·7427	294.988	[illegible]	[illegible]
58	[illegible]	254.755	[illegible]	[illegible]	[illegible]	462.437
59	·7580	283.895	·5914	364.615	[illegible]	450.592
60	·8871	319.680	4180	411.737	[illegible]	510.466

Investment Insurance Reserve at Age 70

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	+.3031	58.676	+.2671	[illegible]
[illegible]	58.962	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	.2887	58.662	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	.2822	60.865	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	63.388	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	66.284	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	72.704	[illegible]	[illegible]
[illegible]	[illegible]	.3077	76.280	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	79.512	[illegible]	[illegible]
[illegible]	[illegible]	.3087	82.864	[illegible]	[illegible]
[illegible]	[illegible]	.3077	[illegible]	.2707	[illegible]
[illegible]	77.862	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	.3212	[illegible]	[illegible]	[illegible]
[illegible]	86.870	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	89.266	[illegible]	103.572	[illegible]	[illegible]
[illegible]	92.312	.3324	107.344	[illegible]	[illegible]
[illegible]	96.620	.3257	112.678	.2652	[illegible]
[illegible]	101.256	.3139	118.062	.2534	[illegible]
[illegible]	[illegible]	.3044	124.112	.2494	[illegible]
[illegible]	[illegible]	.3027	130.600	[illegible]	[illegible]
[illegible]	117.964	.3010	137.604	[illegible]	[illegible]
[illegible]	[illegible]	.3105	[illegible]	[illegible]	[illegible]
.3751	131.852	.3257	[illegible]	.2744	174.830

[illegible] Policy [illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	153.520	[illegible]	160.934	[illegible]
[illegible]	[illegible]	[illegible]	·3480	164.496	[illegible]
[illegible]	[illegible]	[illegible]	·3567	178.480	[illegible] 204.203
[illegible]	[illegible]	161.830	·3579	[illegible]	[illegible] 215.373
[illegible]	[illegible]	170.640	·3529	[illegible]	·2650 227.465
[illegible]	[illegible]	180.274	·3528	[illegible]	·2632 240.547
[illegible]	[illegible]	190.900	·3556	[illegible]	[illegible]
[illegible]	[illegible]	202.642	[illegible]	[illegible]	[illegible] 270.700
[illegible]	[illegible]	215.046	·3546	[illegible]	[illegible] 258.160
[illegible]	[illegible]	[illegible]	·3490	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	3365	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	3125	307.167	1534 [illegible]
[illegible]	[illegible]	283.270	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	305.582	·2412	356.375	[illegible]
[illegible]	·3959	330.920	·1774	386.979	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	394.313	−·0523	462.567	[illegible]
[illegible]	[illegible]	434.697	−·2593	[illegible]	[illegible]
[illegible]	−·4693	[illegible]	−·5780	[illegible]	[illegible]
[illegible]	−·3642	542.779	−·7767	642.327	[illegible]
60	−·7920	[illegible]	−1.5673	[illegible]	[illegible]

Assurance Payable at Age 70

Age	Female Life		Equal Life		Male Life	
	Annuity	Expectation	Annuity	Expectation	Annuity	Expectation
[illegible]	[illegible]	18.774	.1914	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	.1905	32.416	.1697	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	82.698	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	.1926	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	7.042	[illegible]	8.946	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	.2174	92.350	.1984	[illegible]
[illegible]	[illegible]	[illegible]	.2247	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	.2192	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	.2123	[illegible]	.1775	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	386	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	.1957	[illegible]	.1768	[illegible]
[illegible]	[illegible]	[illegible]	.2054	185.096	.1757	[illegible]
[illegible]	[illegible]	[illegible]	.2113	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	.2105	130.380	.1870	146.712
[illegible]	2490	[illegible]	.1961	[illegible]	.1577	[illegible]
[illegible]	.2461	[illegible]	.1992	[illegible]	[illegible]	[illegible]
[illegible]	.2354	[illegible]	.1964	149.138	.1781	[illegible]
[illegible]	.2195	[illegible]	.1864	158.696	[illegible]	[illegible]
[illegible]	.2054	[illegible]	.1819	164.308	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	170.596	[illegible]	[illegible]
[illegible]	.1927	181.616	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	.1973	189.890	[illegible]	190.866	[illegible]	[illegible]
[illegible]	.2065	[illegible]	[illegible]	199.970	[illegible]	[illegible]
[illegible]	.2137	187.806	.1552	210.204	[illegible]	[illegible]
[illegible]	.2145	187.887	.1518	221.100	[illegible]	[illegible]

Endowment Assurance at Age 70 or Previous Death.

	7		Eleventh Year		Twelfth Year	
Age x	Monthly Diff°	10Vx	Monthly Diff°	11Vx	Monthly Diff°	12Vx
40	+·2149	207.932	+0·1406	232.782	+0·0577	258.577
41	+·2073	219.074	+·1228	245.330	+·0400	272.580
42	+·1934	230.960	+·1092	258.728	+·0249	287.507
43	+·1840	245.705	+·0982	273.067	+·0067	303.526
44	+·1773	257.457	+·0839	288.570	−·0129	320.845
45	+·1675	272.370	+·0694	305.370	−·0364	339.640
46	+·1572	288.690	+·0488	323.783	−·0690	360.290
47	+·1407	306.681	+·0200	344.111	−·1144	383.154
48	+·1163	326.591	−·0215	366.676	−·1669	408.506
49	+·0797	348.715	−·0698	391.731	−·3175	437.714
50	+·0363	373.370	−·1329	419.716	−·3222	468.334
51	−·0312	400.959	−·2167	451.149	−·4387	504.002
52	−·0993	432.052	−·3292	486.745	−·5927	544.600
53	−·2070	467.517	−·4805	527.540	−·8062	591.471
54	−·3549	508.458	−·6937	574.971	−1.0941	646.288
55	−·5672	556.382	−·9850	630.818	−1.4796	711.189
56	−·8613	613.280	−1.3793	697.469	−1.9918	784.008
57	−1.2647	681.769	−1.9090	778.059	−2.6762	883.556
58	−1.8132	765.393	−2.6242	876.911		
59	−2.5633	869.121				

Endowment Assurance Hypothesis at age 7

Age	Monthly Diff.	13 Vx	Monthly Diff.	14 Vx	Monthly Diff.	15 Vx
15	+·1391	99.406	+·1206	108.464	+·1004	117.764
16	+·1510	101.156	+·1307	110.532	+·1105	120.150
17	+·1615	103.160	+·1413	112.856	+·1128	122.894
18	+·1715	105.656	+·1430	115.774	+·1115	126.270
19	+·1714	108.994	+·1399	119.570	+·1061	130.552
20	+·1666	113.272	+·1326	124.332	+·0986	135.800
21	+·1586	118.218	+·1242	129.766	+·0919	141.702
22	+·1503	123.678	+·1177	135.198	+·0877	148.078
23	+·1447	129.392	+·1145	141.862	+·0825	154.716
24	+·1434	135.156	+·1112	148.110	+·0746	161.504
25	+·1425	140.938	+·1093	154.[illegible]	+·0640	168.450
26	+·1384	146.884	+·0966	161.014	+·0469	175.740
27	+·1315	153.090	+·0812	167.956	+·0243	183.504
28	+·1172	159.794	+·0598	175.494	+·0033	191.87[illegible]
29	+·0969	167.117	+·0397	183.662	−·0116	200.823
30	+·0780	175.057	+·0262	192.398	−·0272	210.380
31	+·0656	183.572	+·0117	201.750	−·0322	220.468
32	+·0529	192.614	+·0073	211.547	−·0356	230.995
33	+·0507	202.075	+·0070	221.758	−·0400	242.005
34	+·0525	211.928	+·0047	232.432	−·0506	253.600
35	+·0523	222.247	−·0036	243.695	−·0621	265.857
36	+·0462	233.177	−·0140	255.647	−·0837	278.953
37	+·0379	244.830	−·0327	268.475	−·1119	293.070
38	+·0212	257.352	−·0592	282.322	−·1[illegible]78	308.236
39	−·0078	270.857	−·0827	297.185	−·1625	324.4[illegible]

Pure Endowment Policy 100

Age	Twelfth Year: Monthly Premium	Twelfth Year: Yearly Premium	Fourteenth Year: Monthly Premium	Fourteenth Year: Yearly Premium	[illegible] Year: Monthly Premium	[illegible] Year: Yearly Premium
[illegible]	[illegible]	285.348	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	·0425	300.820	·1306	330.117	·2209	360.493
42	·0647	317.361	[illegible]	[illegible]	[illegible]	[illegible]
43	·0872	336.113	[illegible]	[illegible]	[illegible]	[illegible]
44	·1148	354.343	·2281	389.200	·3532	425.509
45	[illegible]	375.290	·2795	412.477	·4148	451.282
46	·2000	398.369	·3382	438.106	·4898	479.663
47	[illegible]	[illegible]	·4115	464.504	·5857	511.202
48	·3266	452.252	·5056	[illegible]	[illegible]	[illegible]
49	·3846	483.912	·6267	533.611	·8662	586.188
50	[illegible]	[illegible]	·7841	[illegible]	[illegible]	[illegible]
51	[illegible]	[illegible]	·9467	619.462	1.3552	[illegible]
52	[illegible]	[illegible]	1.2775	672.296	1.7165	[illegible]
53	1.1909	660.019	1.6465	734.034	2.1849	[illegible]
54	1.5679	[illegible]	2.1282	807.017	2.7954	[illegible]
55	2.0644	798.578	2.7607	894.322		
56	2.7215	[illegible]				

[illegible] Parallel at [illegible] 70

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	140.630	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	144.116	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	149.468	[illegible]	[illegible]
[illegible]	151.988	[illegible]	153.706	[illegible]	[illegible]
[illegible]	157.654	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	158.996	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	160.888	-.0198	170.062	-.0207	[illegible]
[illegible]	[illegible]	-.0058	181.786	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	189.866	-.0777	[illegible]
[illegible]	[illegible]	-.0411	[illegible]	[illegible]	[illegible]
[illegible]	191.142	-.0549	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	200.880	.0998	224.175	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	236.940	[illegible]	[illegible]
[illegible]	223.896	-.1138	247.917	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	-.1752	[illegible]
[illegible]	251.005	-.1362	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	-.1526	[illegible]	[illegible]	[illegible]
[illegible]	275.470	-.1772	298.157	[illegible]	[illegible]
[illegible]	[illegible]	-.2088	312.754	[illegible]	[illegible]
[illegible]	303.197	-.2382	328.858	[illegible]	[illegible]
[illegible]	318.59[illegible]	-.2667	[illegible]	[illegible]	[illegible]
[illegible]	335.0[illegible]	-.3002	362.953	[illegible]	[illegible]
[illegible]	352.77[illegible]	-.3348	382.129	[illegible]	[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Government Annuitants Payable at Age 70

Age	Annuitants Living		Annuitants Dying		Annuitants Living	
	Number	%	Number	%	Number	%
[illegible]	[illegible]	[illegible]	·00434	149.090	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	·0455	172.793	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	171.143	[illegible]	[illegible]
[illegible]	172.178		·0471	164.577	[illegible]	[illegible]
[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	185.470		·0701	170.900	[illegible]	[illegible]
[illegible]	193.858		·0983	202.515	[illegible]	[illegible]
[illegible]	201.970		·1283	216.882	[illegible]	[illegible]
[illegible]	211.158		·1522	226.838	[illegible]	[illegible]
[illegible]	[illegible]		[illegible]	137.177	[illegible]	[illegible]
[illegible]	[illegible]		[illegible]	247.883	[illegible]	[illegible]
[illegible]	244.157		·2088	258.792	[illegible]	[illegible]
[illegible]	251.979		[illegible]	[illegible]	[illegible]	287.587
[illegible]	261.207		·2292	282.615	[illegible]	[illegible]
[illegible]	275.125		·2473	296.915	[illegible]	[illegible]
[illegible]	287.885		·2681	308.507	[illegible]	[illegible]
[illegible]	301.000		·2973	322.887	[illegible]	[illegible]
[illegible]	315.138		·3337	338.160	[illegible]	[illegible]
[illegible]	330.214		·3682	354.400	[illegible]	[illegible]
[illegible]	346.245		·4015	371.624	[illegible]	[illegible]
[illegible]	·3593	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	400.953	·5252	430.507	[illegible]	[illegible]
[illegible]	[illegible]	422.849	·5793	453.061	[illegible]	[illegible]
[illegible]	[illegible]	444.324	·6351	477.400	[illegible]	[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	465.600	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	6663	494.831	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	523.284	4053	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	554.373	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	1.1274	[illegible]	[illegible]	624.377
[illegible]	[illegible]	626.697	[illegible]	677.210	[illegible]	711.572
[illegible]	[illegible]	669.453	[illegible]	[illegible]	2.0171	754.206
[illegible]	[illegible]	717.965	[illegible]	[illegible]	[illegible]	786.124
[illegible]	[illegible]	773.471	2.3930	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	2.4207	[illegible]		
[illegible]	2.4005	912.18[illegible]				

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible] Previous [illegible] [illegible] 1000.

Age x	Twenty-second Year: Monthly [illegible]	[illegible]	Twenty-third Year: Monthly [illegible]	23 V_x	Twenty-fourth Year: Monthly [illegible]	[illegible]
40	−1.0017	[illegible]	−1.1719	[illegible]	[illegible]	[illegible]
41	1.1287	[illegible]	1.3276	656.323	[illegible]	[illegible]
42	1.2846	649.[illegible]	[illegible]	697.169	[illegible]	[illegible]
43	[illegible]842	[illegible]	1.7753	742.875	[illegible]	[illegible]
44	1.7363	737.253	2.088[illegible]	794.531	[illegible]	[illegible]
45	2.0540	784.[illegible]53	2.4794	853.439	[illegible]	[illegible]
46	2.0529	849.[illegible]0	2.9717	921.254		
47	2.9562	914.26[illegible]				

Endowment Assurance at age [illegible] or Premium [illegible]

	[illegible] Year		Twenty [illegible] Year		[illegible]	
[illegible]	Monthly [illegible]	25Vx	Monthly [illegible]	15Vx	Monthly [illegible]	27Vx
[illegible]	-·02055	229.796	-·02512	243.315	-·04129	257.455
[illegible]	·2238	237.113	[illegible]	251.368	[illegible]	266.200
[illegible]	[illegible]	245.163	[illegible]	260.158	[illegible]	275.710
[illegible]	·2736	255.152	·3205	269.832	[illegible]	286.089
[illegible]	·2954	264.232	[illegible]	280.613	[illegible]	297.483
[illegible]	·3206	275.468	[illegible]	292.458	[illegible]	309.911
[illegible]	·3391	287.518	·3780	305.093	·4101	323.173
[illegible]	·3554	300.230	·3977	318.437	·4470	337.233
[illegible]	·3747	313.465	[illegible]	332.397	·4766	351.960
[illegible]	·3993	327.180	·4522	346.895	·5134	367.345
[illegible]	·4257	341.398	·4875	362.020	·5565	383.470
[illegible]	·4598	356.314	·5294	377.956	·5977	400.417
[illegible]	·5004	372.081	·5696	394.756	·6379	418.251
[illegible]	·5398	388.817	[illegible]	412.544	·6832	437.160
[illegible]	·5787	406.574	·6536	431.441	·7303	457.227
30	·6227	425.449	·7002	451.506	·7837	478.566
31	·6686	445.511	·7531	472.867	·8450	501.326
32	·7207	466.835	·8138	495.619	·9168	525.642
33	·7802	489.560	·8847	519.944	·9950	551.651
34	·8506	513.880	·9622	545.988	1.0848	579.557
[illegible]	[illegible]	539.964	1.0516	578.988	[illegible]	[illegible]
[illegible]	1.0162	568.063	1.1573	604.253	[illegible]	[illegible]
[illegible]	[illegible]	598.502	1.2842	637.165	1.4701	[illegible]
[illegible]	1.2493	631.648	1.4384	673.169	[illegible]	[illegible]
[illegible]	[illegible]	667.948	[illegible]	712.879	[illegible]	[illegible]
[illegible]	[illegible]	708.044	[illegible]	[illegible]	2.2006	809.927
[illegible]	[illegible]	752.692	[illegible]	[illegible]	2.5675	815.071
[illegible]	[illegible]	802.247	[illegible]	812.501	3.0234	927.860
[illegible]	[illegible]	859.715	3.0119	926.398		
[illegible]	[illegible]	924.816				

Adolescent Females at Age 18 or Above Puberty

Age	Twenty-eighth Year Monthly Difference		Twenty-ninth Year Monthly Difference 29½		Thirtieth Year Monthly Difference 30½	
5	-.03537	97.205	-0.3496	257.505	[illegible]	303.348
6	.3784	281.665	.4208	297.607	[illegible]	[illegible]
7	.3946	291.237	.4364	[illegible]	.4722	325.502
8	.4089	302.830	[illegible]	[illegible]	[illegible]	[illegible]
9	[illegible]	314.812	.4643	332.839	.5734	351.068
10	.4620	327.856	.4903	341.644	.5417	345.553
11	.4887	341.837	.5206	351.128	[illegible]	[illegible]
12	[illegible]	356.645	.5593	375.797	[illegible]	[illegible]
13	.5972	372.251	.6052	393.057	[illegible]	[illegible]
14	[illegible]	[illegible]	.6489	410.692	[illegible]	[illegible]
15	.6242	405.782	.6916	435.603	.7635	[illegible]
16	.6673	423.694	[illegible]	[illegible]	[illegible]	[illegible]
17	[illegible]	[illegible]	.7864	[illegible]	[illegible]	[illegible]
18	[illegible]	[illegible]	.8409	[illegible]	[illegible]	[illegible]
19	[illegible]	[illegible]	.9028	516.832	1.0019	[illegible]
20	[illegible]	[illegible]	.757	[illegible]	[illegible]	[illegible]
21	[illegible]	[illegible]	1.0567	[illegible]	[illegible]	[illegible]
22	1.0223	[illegible]	1.1454	557.739	[illegible]	[illegible]
23	1.1151	584.811	1.2516	619.597	[illegible]	[illegible]
24	1.2220	614.792	[illegible]	[illegible]	[illegible]	
25	[illegible]	[illegible]	1.5297	[illegible]	[illegible]	[illegible]
26	1.5010	682.678	1.7177	725.64	[illegible]	[illegible]
27	1.6926	721.627	1.9547	768.335	[illegible]	[illegible]
28	1.9300	766.914	[illegible]	[illegible]	[illegible]	[illegible]
29	2.2236	813.075	2.6020	[illegible]	[illegible]	[illegible]
30	2.5154	859.219	3.0437	930.451		
31	3.0339	929.208				

Annual Premium at Age 70 on Single Life.

[illegible]	Monthly [illegible]	[illegible]	Monthly [illegible]	[illegible]	Monthly [illegible]	[illegible]
[illegible]	[illegible]	319.703	[illegible]	336.444	[illegible]	352.747
[illegible]	[illegible]	[illegible]	[illegible]	346.451	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	374.852	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	406.083	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Endowment insurance at age 70 or Previous Death

	Thirty-fourth Year		Thirty-fifth Year		[illegible]
	Monthly Difference 34½		Monthly Difference 35½		Monthly Difference 36½
15	-0.6097	371.570	-0.6591	[illegible]	-0.7163	409.085
[illegible]	[illegible]	384.984	.6927	404.241	.7572	[illegible]
17	.6657	399.304	.7337	419.500	[illegible]	[illegible]
18	.7107	414.759	.7747	435.920	[illegible]	457.818
19	.7532	[illegible]	.8176	[illegible]	.8864	[illegible]
20	.7977	[illegible]	.8672	472.809	[illegible]	[illegible]
21	[illegible]	[illegible]	.9198	493.204	[illegible]	[illegible]
22	.9011	559.659	.9788	[illegible]	[illegible]	544.029
23	.9598	[illegible]	1.0450	[illegible]	[illegible]	[illegible]
24	1.0231	[illegible]	1.1204	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	1.2012	587.300	[illegible]	[illegible]
26	[illegible]	[illegible]	1.2922	614.405	[illegible]	[illegible]
27	1.2706	610.764	1.3977	[illegible]	[illegible]	[illegible]
28	1.3762	639.877	1.5217	[illegible]	[illegible]	[illegible]
29	1.5008	671.250	1.6696	[illegible]	[illegible]	[illegible]
30	1.6493	705.232	1.8527	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	2.0763	785.588	[illegible]	[illegible]
32	2.0591	788.114	2.3496	835.350	[illegible]	[illegible]
33	2.3347	825.292	2.6823	880.247	[illegible]	[illegible]
34	2.6709	878.735	3.0901	936.377		
[illegible]	3.0631	915.533				

[illegible] at Age 70 [illegible]

	Twenty-seventh Year		Twenty-eighth Year		Twenty-ninth Year	
	Monthly Dispersion 37½		Monthly Dispersion 38½		[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
17	·8609	462.184	[illegible]	[illegible]	[illegible]	[illegible]
18	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
19	[illegible]	[illegible]	1.0332	524.946	[illegible]	[illegible]
[illegible]	1.0149	521.549	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	1.0809	544.48	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	1.1574	568.35	1.2565	594.860	1.3653	[illegible]
[illegible]	1.2395	592.919	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	1.3316	621.013	1.4553	650.766	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	1.9102	[illegible]
[illegible]	1.7073	714.046	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	2.1232	792.210	[illegible]	[illegible]
[illegible]	2.1082	790.094	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	2.3758	834.063	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	3.1077	988.609		
[illegible]	3.1022	937.916				

[illegible] at Age 50 [illegible]

Age	Fortieth Year		Forty-first Year		Forty-second Year	
	Monthly Instalments		Monthly Instalments		Monthly Instalments	
15	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
16	[illegible]	[illegible]	1.0938	536.202	1.1746	564.241
17	[illegible]	572.355	1.1545	[illegible]	1.2402	[illegible]
18	1.1848	[illegible]	1.2262	580.561	1.3225	[illegible]
19	1.2080	[illegible]	1.3051	605.260	1.4117	634.455
20	1.3037	602.637	1.3461	[illegible]	1.5162	[illegible]
21	1.3[illegible]	[illegible]	1.5018	[illegible]	1.6[illegible]	[illegible]
22	[illegible]	[illegible]	1.6255	[illegible]	[illegible]	[illegible]
23	[illegible]	[illegible]	1.7711	[illegible]	1.9216	[illegible]
24	1.7[illegible]	[illegible]	1.9488	759.251	2.1756	799.647
25	1.7350	[illegible]	2.1637	797.960	2.4344	841.945
26	2.1510	[illegible]	2.4240	840.531	2.7669	888.783
27	2.4130	884.625	2.7390	887.733	3.1271	941.07[illegible]
28	2.7306	886.631	3.1226	940.520		
29	3.1179	937.915				

[illegible] Maximum at Age 70 [illegible]

[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	1.3592 616.613	[illegible]
1.3407 611.418	[illegible]	[illegible]
1.4282 637.237	[illegible]	[illegible]
1.5310 665.082	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible] 695.169	1.8092 729.530	[illegible]
[illegible]	1.9847 764.496	[illegible]
[illegible]	2.1183 802.660	[illegible]
[illegible] 801.200	2.4529 844.479	[illegible]
[illegible]	2.7613 890.689	[illegible]
2.7548 889.769	[illegible]	
[illegible]		

Emotional Maximum at Age 70 – [illegible]

[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	1.5877 676.575	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	2.0190 769.557	[illegible]
2.0069 767.769	2.2257 806.753	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
2.7737 892.883	[illegible]	
[illegible]		

Endowment Assurance at Age 70 or Previous Death.

Age x	Forty-ninth Year Monthly Difference 49½	Fifteenth Year Monthly Difference 50½	Fifty-first Year Monthly Difference [illegible]
15	—1.8777 739.945	—2.0570 775.134	—[illegible]
16	2.0445 773.292	2.2580 811.332	[illegible]
17	2.2470 809.768	2.5017 851.181	[illegible]
18	2.4929 849.973	2.7967 895.368	[illegible]
19	2.7907 894.566	3.1552 944.683	
20	3.1520 944.257		

Endowment Assurance at Age 70 or Previous Death

Age x	Fifty-second Year Monthly Difference 52½	Fifty-third Year Monthly Difference 53½	Fifty-fourth Year Monthly Difference [illegible]
15	—2.5196 853.605	—1.8159 897.901	—[illegible]
16	2.8096 897.064	3.1655 946.994	
17	3.1619 945.546		

Value of

15 Year Endowment Assurance
10 Annual Premiums
Policy 1000

(Institute of Actuaries Hm. Table 4½%)

Terminal values and monthly differences
for ages 20 to 55, inclusive

Value of 15 Year Endt Ass^ce - 10 Annual Prem^ts - Policy 100

Age x	Premium Ex	First Year Monthly Diff^ce	First Year 1Vx	Second Year Monthly Diff^ce	Second Year 2Vx	Third Year Monthly Diff^ce	Third Year 3Vx
20	66.697	+.02437	63.772	+0.0313	130.093	−0.2835	200.591
21	66.772	+.2744	63.479	+.0077	130.159	−.2877	200.283
22	66.816	+.2836	63.413	+.0019	130.206	−.2965	200.580
23	66.860	+.2772	63.534	−.0078	130.488	−.2986	200.931
24	66.929	+.2670	63.725	−.0097	130.771	−.2963	201.256
25	67.034	+.2658	63.844	−.0066	130.957	−.2830	201.387
26	67.165	+.2697	63.929	+.0084	130.993	−.2657	201.347
27	67.316	+.2862	63.882	+.0274	130.869	−.2483	201.165
28	67.471	+.3065	63.793	+.0462	130.709	−.2284	200.927
29	67.624	+.3264	63.707	+.0671	130.527	−.2157	200.740
30	67.777	+.3485	63.595	+.0812	130.397	−.2012	200.612
31	67.926	+.3631	63.569	+.0942	130.264	−.1917	200.590
32	68.084	+.3772	63.558	+.1067	130.342	−.1777	200.574
33	68.234	+.3906	63.567	+.1219	130.358	−.1603	200.536
34	68.439	+.4047	63.556	+.1409	130.304	−.1391	200.448
35	68.637	+.4272	63.510	+.1647	130.171	−.1108	200.326
36	68.846	+.4527	63.413	+.1902	129.978	−.0936	199.946
37	69.061	+.4797	63.304	+.2129	129.819	−.0734	199.752
38	69.282	+.5011	63.238	+.2342	129.709	−.0582	199.657
39	69.518	+.5211	63.282	+.2497	129.724	−.0471	199.[illegible]
40	69.777	+.5423	63.263	+.2614	129.903	−.0332	200.079
41	70.074	+.5557	63.406	+.2776	130.149	−.0093	200.335
42	70.422	+.5736	63.539	+.3041	130.312	+.0172	200.529
43	70.822	+.6027	63.590	+.3384	130.411	+.0477	200.542
44	71.265	+.6326	63.651	+.3777	130.385	+.0861	200.377

Table of 15 Year Endt. Ass. — 10 Annual Prems. — Pay. etc.

Age	Premium Px	First Year Monthly Diff.	1Vx	Second Year Monthly Diff.	2Vx	Third Year Monthly Diff.	3Vx
45	71.731	+.6823	63.568	+.4306	130.157	+.2562	[illegible]
46	72.275	+ .7390	[illegible]	+ .4847	129.871	+ .2050	199.689
47	72.825	+ .7965	63.267	+ [illegible]	129.648	+ .2361	199.400
48	73.405	+ .8520	63.181	+ .5919	129.485	+ .3035	199.246
49	74.082	+ .9107	63.103	+ .6429	129.420	+ .3694	199.254
50	74.712	+ .9652	63.130	+ .6923	129.544	+ .4049	[illegible]
51	75.466	+1.0183	63.246	+ .7527	129.651	+ .4712	199.489
52	76.315	+1.0637	63.311	+ [illegible]	129.721	+ .5437	199.511
53	77.258	+1.1622	63.311	+ .9041	129.720	+ .6270	199.454
54	78.293	+1.2467	63.332	+ .9944	129.693	+ .7161	199.370
55	79.433	+1.3439	63.306	+1.0932	129.620	+ [illegible]	[illegible]

Table of 15 Year Cond[t] Rs[s] – 10 Annual Bond – [illegible]

Month	Monthly Coeff[s]	Var	Monthly Coeff[s]	Var	Monthly Coeff[s]	Var
	−0·5938	274.408	[illegible]	352.153	[illegible]	[illegible]
	−·6003	274.360	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]	274.620	[illegible]	352.471	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]	352.768	[illegible]	[illegible]
	[illegible]	273.250	[illegible]	352.936	[illegible]	[illegible]
	−·5735	273.303	[illegible]	[illegible]	[illegible]	[illegible]
	−·5574	273.207	[illegible]	352.780	[illegible]	[illegible]
	−·5402	274.414	[illegible]	352.557	[illegible]	[illegible]
	−·5280	274.734	[illegible]	352.355	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]	352.216	[illegible]	[illegible]
	[illegible]	274.455	[illegible]	352.123	[illegible]	[illegible]
	−·4827	274.439	[illegible]	352.076	[illegible]	[illegible]
	−·4770	274.386	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]	274.275	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	−·4162	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]	351.855	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]	351.845	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]	351.647	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]	351.050	[illegible]	[illegible]

[illegible] Fifteen Outlooks — 10 Annual [illegible]

[illegible] Year			5th Year		[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	274.[illegible]	−·0471	[illegible]	−·0821	[illegible]
[illegible]	−·[illegible]0	273.[illegible]5	−·4518	350.612	[illegible]	432.4[illegible]
7	−·0543	272.877	−·3[illegible]0	350.430	[illegible]	432.440
[illegible]	−·0122	272.798	−·3482	350.382	[illegible]	432.298
[illegible]	+·0387	272.827	−·2937	350.384	−·6580	[illegible]
[illegible]	+·0[illegible]	272.908	−·2353	[illegible]	[illegible]	432.348
31	+·1605	272.9[illegible]	−·1682	350.465	−·5352	432.353
[illegible]	+·0[illegible]	272.945	−·0942	350.391	−·4652	[illegible]
[illegible]	[illegible]	[illegible]	−·0134	[illegible]	[illegible]	432.207
[illegible]	+·0[illegible]7	272.710	+·0715	350.146	[illegible]	432.0[illegible]
[illegible]	−·[illegible]	272.[illegible]4	+·1711	[illegible]	−·2051	[illegible]

Value of 15 Year Endt. Ass^ce. – 10 Annual Prems – Policy

Age	Seventh Year Monthly Deposit	Seventh Year Value	Eighth Year Monthly Deposit	Eighth Year Value	Ninth Year Monthly Deposit	Ninth Year Value
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Value of 15 Year Endt Ass.t – 10 Annual Prem.s Policy 1000

Age x	Monthly Diff.s	$7V_x$	Monthly Diff.s	$8V_x$	Monthly Diff.s	$9V_x$
45	−1.2236	519.118	−1.6463	610.630	−2.1057	707.658
46	−1.1893	518.998	−1.6187	610.640	−2.0845	707.884
47	−1.1487	518.949	−1.5790	610.722	−2.0518	708.169
48	−1.1053	518.967	−1.5393	610.844	−2.0205	708.495
49	−1.0557	519.012	−1.4960	610.996	−1.9868	708.870
50	−1.0016	519.079	−1.4494	611.184	−1.9514	709.312
51	−.9430	519.135	−1.3999	611.400	−1.9097	709.783
52	−.8805	519.169	−1.3417	611.584	−1.8631	710.306
53	−.8070	519.149	−1.2762	611.722	−1.8113	710.715
54	−.7245	519.067	−1.2037	611.804	−1.7541	711.147
55	−.6328	518.878	−1.1232	611.789	−1.6907	711.511

Table I

20 Year Endowment Insurance
(1 Annual Premium)
Policy issued

(Table of Actuarial Values applied)

Terminal values and monthly deductions
for ages 20 to 50 inclusive

Table of R.O. Stockbroker's No. 2 – 10 Annual Bonus – Policy [illegible]

Age	Premium	Monthly Diff.	Na	Annual Diff.	Na	Annual Diff.	Na
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
21	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
22	53.696	+.3220	50.712	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	53.773	+.3253	51.869	[illegible]	[illegible]	[illegible]	[illegible]
24	53.877	+.3149	52.098	[illegible]	[illegible]	[illegible]	[illegible]
25	56.018	+.3135	52.256	+.0913	107.78	−.1316	164.773
26	56.186	+.3172	52.380	+.1045	107.287	−.1139	164.844
27	56.377	+.3338	52.371	+.1257	107.238	−.0962	164.744
28	56.573	+.3542	52.322	+.1447	107.159	−.0764	164.643
29	56.771	+.3742	52.281	+.1637	107.068	−.0630	164.570
30	56.973	+.3963	52.217	+.1777	107.083	−.0507	164.645
31	57.176	+.4109	52.245	+.1927	107.102	−.0394	164.797
32	57.393	+.4248	52.295	+.2051	107.227	−.0255	164.997
33	57.627	+.4382	62.369	+.2201	107.355	−.0082	165.401
34	57.881	+.4544	52.428	+.2389	107.442	+.0137	165.517
35	58.154	+.4747	52.458	+.2627	107.460	+.0373	166.116
36	58.448	+.5001	52.422	+.2881	107.498	+.0684	166.570
37	58.744	+.5270	52.420	+.3106	107.437	+.0781	166.614
38	59.059	+.5508	52.449	+.3317	107.529	+.0920	166.851
39	59.398	+.5733	52.518	+.3464	107.707	+.1020	167.931
40	59.768	+.5895	52.694	+.3576	108.171	+.1157	168.544
41	60.185	+.6019	52.962	+.3730	108.671	+.1310	169.188
42	60.664	+.6194	53.231	+.3970	109.107	+.1497	169.794
43	61.206	+.6482	53.428	+.4277	109.501	+.1649	168.328
44	61.803	+.6796	53.648	+.4716	109.791	+.1831	166.608
45	62.461	+.7272	53.734	+.5261	109.905	+.2008	165.792
46	63.163	+.7855	53.761	+.5777	109.970	+.2197	165.944
47	63.905	+.8407	53.816	+.6292	110.149	+.2408	169.158
48	64.693	+.8958	53.943	+.6833	110.635	+.2665	169.767
49	65.541	+.9589	54.094	+.7332	110.816	+.2909	170.465
	66.455	+1.0077	54.362	+.7812	111.462	+.3067	171.360

Table of 10 Year Cond.l Ass.ce – 10 Annual Premt – Policy [illegible]

Age	Fourth Year		Fifth Year		Last Year	
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
20	[illegible]	[illegible]	[illegible]	286.886	-.9268	[illegible]
21	-.3915	225.636	-.4023	287.096	-.9259	353.819
22	-.3937	224.266	[illegible]	[illegible]	-.9157	[illegible]
23	-.3925	224.970	[illegible]	[illegible]	[illegible]	[illegible]
24	-.3806	224.970	[illegible]	288.365	-.8914	[illegible]
25	[illegible]	225.170	[illegible]	288.554	[illegible]	355.097
26	-.3487	226.204	-.5774	288.569	-.8674	355.164
27	-.3306	225.111	-.5761	288.523	-.8579	355.195
28	-.3182	225.040	-.5755	288.519	-.8490	355.280
29	-.3067	226.041	-.5557	288.600	[illegible]	355.431
30	-.2960	225.160	-.5539	288.759	-.8252	355.634
31	-.2832	225.332	-.5396	288.983	-.8072	355.868
32	-.2675	225.530	-.5214	289.180	-.7918	356.075
33	-.2474	225.677	[illegible]	289.328	-.7764	[illegible]
34	-.2258	225.750	-.4845	289.446	-.7618	356.468
35	-.2044	225.797	-.4680	289.567	-.7505	356.739
36	-.1882	225.872	-.4502	289.79[illegible]	-.7441	357.162
37	-.1753	226.092	-.4078	290.210	[illegible]	[illegible]
38	-.1662	226.537	-.4364	290.835	[illegible]	358.502
39	-.1587	227.172	-.4178	291.584	-.6994	359.372
40	-.1518	227.910	-.3974	292.446	[illegible]	360.263
41	-.1495	228.691	[illegible]	[illegible]	[illegible]	[illegible]
42	-.1437	229.342	-.3563	293.920	[illegible]	[illegible]
43	[illegible]	229.813	-.3357	294.448	[illegible]	[illegible]
44	[illegible]	230.179	[illegible]	294.940	[illegible]	363.103
45	[illegible]	230.485	[illegible]	295.404	[illegible]	363.821
46	[illegible]	230.845	[illegible]	[illegible]	[illegible]	364.746
47	+.1472	231.400	[illegible]	296.873	[illegible]	365.884
48	+.1873	232.212	[illegible]	297.945	[illegible]	367.186
49	[illegible]	233.192	[illegible]	299.189	[illegible]	368.632
[illegible]	[illegible]	[illegible]	[illegible]	300.457	[illegible]	[illegible]

Table of 20 Year Condt. Ass.s – 10 Nominal Bonus – Policy [illegible]

Age	[illegible] Monthly Diff.ce	[illegible]	[illegible] Monthly Diff.ce	[illegible]	[illegible] Monthly Diff.ce	[illegible]
20	[illegible]	423.592	−1.5073	497.196	[illegible]	[illegible]
21	−1.5039	423.886	−1.4971	497.480	−1.8107	576.820
22	−1.4932	424.256	−1.4887	497.825	−1.8022	577.168
23	−1.4827	424.626	−1.4785	498.141	−1.7971	575.477
24	−1.4726	424.886	−1.4727	498.436	−1.7922	576.809
25	[illegible]	425.064	−1.4655	498.668	−1.7874	576.155
26	[illegible]	425.202	−1.4592	498.899	−1.7820	576.464
27	−1.4417	425.331	−1.4515	499.125	−1.7757	576.786
28	−1.4375	425.501	[illegible]	499.374	−1.7638	577.113
29	[illegible]	[illegible]	−1.4296	499.638	−1.7552	577.448
30	−1.1116	425.948	−1.4166	499.919	−1.7442	577.833
31	[illegible]	[illegible]	[illegible]	500.241	−1.7360	578.249
32	[illegible]	426.465	−1.3949	500.597	−1.7307	578.179
33	[illegible]	[illegible]	−1.3878	501.026	−1.7274	579.682
34	[illegible]	427.091	−1.3831	501.569	[illegible]	[illegible]
35	−1.0556	427.560	−1.3762	502.228	[illegible]	[illegible]
36	−1.0470	428.164	[illegible]	[illegible]	[illegible]	[illegible]
37	−1.0323	428.895	−1.3508	503.850	[illegible]	[illegible]
38	−1.0167	429.761	−1.3299	504.779	[illegible]	[illegible]
39	−.9919	[illegible]	−1.3048	505.729	[illegible]	[illegible]
40	−.9622	431.577	[illegible]	506.696	[illegible]	[illegible]
41	[illegible]	432.446	−1.2550	507.691	[illegible]	[illegible]
42	[illegible]	433.287	[illegible]	[illegible]	[illegible]	[illegible]
43	[illegible]	434.110	[illegible]	509.786	[illegible]	[illegible]
44	[illegible]	[illegible]	−1.1838	511.024	−1.3306	[illegible]
45	[illegible]	436.063	−1.1563	512.400	[illegible]	[illegible]
46	[illegible]	437.289	[illegible]	[illegible]	[illegible]	[illegible]
47	[illegible]	438.689	−1.0882	[illegible]	[illegible]	[illegible]
48	[illegible]	440.268	−1.0479	517.536	[illegible]	[illegible]
49	[illegible]	441.973	−1.0042	519.565	[illegible]	[illegible]
50	[illegible]	443.791	[illegible]	[illegible]	[illegible]	[illegible]

Value of

15 Year Endowment Assurance
10 Annual Premiums
Policy 100.

(Table of Values No. 100 [illegible])

Tabulated values and monthly differences
for ages [illegible] to [illegible] inclusive.

Values of 25 Year Endt Assᵒ - 10 Annual Prem - Policy [illegible]

Age x	[illegible]	First Year Monthly Diffᵒ	[illegible]	Second Year Monthly Diffᵒ	[illegible]	Third Year Monthly Diffᵒ	[illegible]
20	46.981	+0.3285	43.039	+0.1735	87.938	-0.0127	[illegible]
	47.121	+·3597	[illegible]	+·1831	87.729	-·0182	135.168
22	47.233	+·3688	42.867	+·1764	87.923	-·0267	135.498
23	47.350	+·3619	43.007	+·1656	88.370	-·0316	136.099
24	47.497	+·3512	43.283	+·1630	88.824	-·0303	136.685
25	47.686	+·3497	43.490	+·1655	89.190	-·0167	137.077
26	47.906	+·3532	43.668	+·1806	89.407	+·0007	137.305
27	48.152	+·3697	43.716	+·1997	89.472	+·0182	137.405
28	48.408	+·3900	43.728	+·2184	89.515	+·0379	137.468
29	48.675	+·4098	43.752	+·2393	89.549	+·0507	137.611
30	48.959	+·4318	43.757	+·2530	89.660	+·0626	137.848
31	49.215	+·4463	43.859	+·2657	89.886	+·0734	138.220
32	49.510	+·4592	43.989	+·2775	90.169	+·0864	138.639
33	49.818	+·4731	44.151	+·2921	90.473	+·1038	139.061
34	50.174	+·4891	44.304	+·3105	90.750	+·1247	139.426
35	50.504	+·5091	44.435	+·3338	90.974	+·1477	139.745
36	50.940	+·5342	44.529	+·3587	91.165	+·1680	[illegible]
37	[illegible].357	+·5608	44.627	+·3806	91.416	+·1867	[illegible]
38	[illegible]	+·5842	44.786	+·4008	91.773	+·1992	[illegible]
39	52.591	+·6062	44.996	+·4148	92.289	[illegible]	[illegible]
40	[illegible]	+·6219	45.325	+·4246	93.018	+·2497	[illegible]
41	52.364	+·6338	45.758	+·4388	93.856	[illegible]	[illegible]
42	[illegible]	+·6507	46.205	+·4637	94.654	[illegible]	[illegible]
43	[illegible]	[illegible]	[illegible]	+·4912	95.432	+·3040	146.520
44	[illegible]	+·7096	47.010	+·5339	96.128	+·3507	[illegible]
45	[illegible]	+·7566	47.305	+·5852	96.666	[illegible]	[illegible]

Value of 25 Year Endt Ass^ce. – 16 Annual Prem^ts – Policy [illegible]

Age x	Fourth Year Monthly Diff^ce.	4Va	Fifth Year Monthly Diff^ce.	5Va	Sixth Year Monthly Diff^ce.	6Va
20	−·2232	184.730	−0·4467	237.073	−0·6742	292.144
21	−·2322	184.976	−·4490	237.486	−·6732	292.687
22	−·2352	185.554	−·4485	238.169	−·6637	[illegible]
23	−·2346	186.264	−·4381	238.871	−·6514	294.038
24	−·2228	186.856	−·4243	239.445	−·6391	294.611
25	−·2072	187.249	−·4101	239.856	−·6247	295.038
26	−·1912	187.505	−·3937	240.136	−·6152	295.425
27	−·1731	187.684	−·3830	240.382	−·6061	295.810
28	−·1612	187.810	−·3730	240.694	−·5982	296.281
29	−·1502	188.083	−·3739	241.119	−·5884	296.850
30	−·1402	188.469	−·3529	241.643	−·5761	297.495
31	−·1232	188.973	−·3392	242.258	−·5603	298.097
32	−·1130	189.505	−·3217	242.874	−·5406	298.[illegible]
33	−·0936	190.011	−·3027	243.471	−·5291	299.[illegible]
34	−·0726	190.470	−·2863	244.078	−·5157	300.460
35	−·0542	190.940	−·2710	244.736	−·4973	301.[illegible]
36	−·0371	191.474	−·2611	245.547	−·4[illegible]	302.[illegible]
37	−·0258	192.200	−·2549	246.616	−·4[illegible]	303.[illegible]
38	−·0186	193.205	−·2460	247.949	[illegible]	30[illegible]
39	−·0082	194.439	−·2272	249.461	−·4604	30[illegible]
40	+·0107	195.828	−·2111	251.149	−·4379	309.[illegible]
41	+·0217	197.307	−·1948	252.841	−·4053	311.[illegible]
42	+·0660	198.702	−·1437	254.659	−·3732	312.917
43	+·1080	199.960	−·1055	255.962	−·3406	313.[illegible]
44	+·1311	201.167	−·0891	257.511	−·3072	316.[illegible]
45	+·1924	202.340	−·0305	259.090	−·2777	318.[illegible]

Table of 65 Year Credit Rates — 10. Annual Rent — Policy 1000

Age x	Annual Rent Monthly Diff.	Annual Rent $7V_x$	English Year Monthly Diff.	English Year $3V_x$	[illegible] Monthly Diff.	[illegible] $5V_x$
20	−.9096	350.041	−1.1498	410.821	−1.4028	470.606
[illegible]	−.9007	350.616	−1.1397	411.414	−1.3940	471.269
22	−.8895	351.274	−1.1302	412.070	−1.3831	475.924
23	−.8787	351.932	−1.1193	412.714	−1.3797	476.620
24	−.8662	352.503	−1.1130	413.356	−1.3752	477.356
25	−.8583	353.024	−1.1068	413.992	−1.3711	478.131
26	−.8508	353.541	−1.1012	414.662	−1.3653	478.962
27	−.8439	354.089	−1.0941	415.370	−1.3579	479.817
28	−.8353	354.713	−1.0848	416.139	−1.3478	480.721
29	−.8244	355.412	−1.0727	416.955	−1.3373	481.673
30	−.8104	356.159	−1.0600	417.818	−1.3287	482.702
31	−.7957	356.959	−1.0494	418.767	−1.3213	483.818
32	−.7832	357.813	−1.0400	419.803	−1.3177	485.126
33	−.7717	358.737	−1.0348	420.983	−1.3168	486.613
34	−.7650	359.792	−1.0326	422.356	−1.3142	488.291
35	−.7613	361.048	−1.0282	423.930	−1.3065	490.172
36	−.7552	362.518	−1.0179	425.673	−1.2932	492.191
37	−.7427	364.179	−1.0070	427.620	−1.2824	494.366
38	−.7294	366.058	−.9876	429.706	−1.2678	496.657
39	−.7063	368.053	−.9637	431.888	−1.2437	499.063
40	−.6782	370.118	−.9398	434.184	−1.2266	501.690
41	−.6498	372.231	−.9180	436.611	−1.2089	504.532
42	−.6232	374.408	−.8952	439.164	−1.1948	507.513
43	−.5951	376.662	−.8759	441.909	−1.1826	510.329
44	−.5706	379.095	−.8587	444.925	−1.1666	513.468
45	−.5482	381.766	−.8360	448.181	−1.1455	517.[illegible]

Value of

30 Year Endowment Insurance

[illegible] Annual Premium

Policy 1000

Table of [illegible]

[illegible] values and monthly [illegible]

[illegible] 20 [illegible]

Table of 30 Year Endt. Ass^ce. – 10 Annual Prems. – Tolerance

		First Year		Second Year		Third Year	
Age	Premium P_x	Monthly Diff^ce.	[illegible]	Monthly Diff^ce.	$_2V_x$	Monthly Diff^ce.	$_3V_x$
20	40.527	+0·3563	[illegible]	+0·2310	74.005	+0·0760	113.619
21	40.711	+·3876	[illegible]	+·2403	73.887	+·0698	113.760
22	40.871	+·3965	[illegible]	+·2332	[illegible]	+·0586	114.353
23	41.039	+·3892	[illegible]	+·2216	74.747	+·0547	115.129
24	41.242	+·3782	[illegible]	+·2186	75.322	+·0554	115.899
25	41.490	+·3764	[illegible]	+·2207	75.815	+·0685	116.484
[illegible]	[illegible]	+·3797	[illegible]	+·2353	76.166	+·0855	116.913
27	42.087	+·3960	[illegible]	+·2542	76.372	+·1026	117.228
28	42.416	+·4162	[illegible]	+·2727	76.565	+·1217	117.520
29	42.755	+·4359	[illegible]	+·2931	76.762	+·1338	117.917
30	43.108	+·4577	[illegible]	+·3062	77.048	[illegible]	[illegible]
31	43.473	+·4718	[illegible]	+·3182	77.465	+·1547	119.082
[illegible]	[illegible]	+·4852	[illegible]	+·2295	77.958	+·1669	119.815
33	44.287	+·4979	[illegible]	+·3432	78.480	+·1826	120.576
34	44.745	[illegible]	[illegible]	+·3609	78.997	+·2030	121.306
35	45.238	[illegible]	38.841	+·3834	79.478	+·2247	122.01[illegible]
6	45.765	+·5578	39.071	+·4075	79.946	+·2436	[illegible]
7	[illegible]	+·5840	39.314	+·4283	80.496	+·2607	[illegible]
8	[illegible]	+·6068	39.629	+·4474	[illegible]	+·2712	124.827
39	47.543	+·6282	40.004	+·4601	82.026	+·2777	126.[illegible]
	[illegible]	+·6432	40.507	+·4685	83.110	+·2877	[illegible]

Curve of 30 Year Endt Assn. - 10 Annual Premt. - [illegible]

Age	Fourth Year Monthly Diffs.	Fourth Year 4Vx	Fifth Year Monthly Diffs.	Fifth Year 5Vx	Sixth Year Monthly Diffs.	Sixth Year 6Vx
[illegible]	-.0853	155.769	-.2917	199.395	-.4829	245.717
21	-.1123	155.819	-.2951	200.070	-.4832	246.579
22	-.1161	156.617	-.2955	201.033	-.4742	[illegible]
23	-.1163	157.564	-.2857	202.031	-.4625	248.619
24	-.1050	158.402	-.2722	202.912	[illegible]	[illegible]
25	-.0898	159.053	-.2587	203.648	-.4368	[illegible]
26	-.0764	159.580	-.2429	204.269	-.4286	251.186
27	-.0668	159.997	-.2332	204.883	-.4209	252.021
28	-.0459	160.486	-.2243	205.593	-.4142	252.980
29	-.0359	161.097	-.2165	206.450	-.4060	254.077
30	[illegible]	161.850	-.2070	207.441	-.3951	255.290
31	[illegible]	162.750	-.1947	208.539	-.3808	256.602
32	-.0223	163.708	-.1785	209.715	-.3667	257.967
33	+.0158	164.673	-.1612	210.895	-.3532	259.422
34	+.0353	165.627	-.1467	212.188	-.3424	260.987
35	+.0520	166.633	-.1337	213.475	-.3370	262.757
36	+.0671	167.748	-.1265	215.030	[illegible]	[illegible]
37	+.0761	169.099	-.1234	216.902	-.3316	267.203
38	+.0807	170.770	-.1177	219.094	-.3264	269.850
39	+.0883	172.720	-.1042	221.513	-.3086	272.759
40	+.1047	174.852	-.0893	224.149	-.2856	275.801

Value of 30 Years Endt Ass^ce - 10 Annual Prem - Policy [illegible]

	Seventh Year		Eighth Year		Ninth Year	
Age x	Monthly Diff^ce	7Vx	Monthly Diff^ce	8Vx	Monthly Diff^ce	9Vx
20	-0.6803	294.408	-0.8794	345.487	-1.0884	[illegible]
21	-.6719	295.352	-.8697	346.499	-1.0804	[illegible]
22	-.6612	296.400	-.8606	347.598	-1.0714	[illegible]
23	-.6510	297.470	-.8502	348.712	-1.0674	[illegible]
24	-.6390	298.474	-.8450	349.857	-1.0640	403.867
25	-.6322	299.458	-.8402	351.032	-1.0613	405.258
26	-.6262	300.473	-.8362	352.281	-1.0572	406.741
27	-.6207	301.557	-.8306	353.611	-1.0512	408.314
28	-.6137	302.759	-.8228	355.049	-1.0427	409.977
29	-.6043	304.083	-.8122	356.585	-1.0336	411.743
30	-.5918	305.499	-.8012	358.221	-1.0271	[illegible]
31	-.5787	307.020	-.7927	360.006	-1.0222	415.745
32	-.5664	308.654	-.7858	361.949	-1.0220	[illegible]
33	-.5596	310.424	-.7841	364.120	-1.0253	420.711
34	-.5629	312.403	-.7857	366.577	-1.0269	[illegible]
35	-.5561	314.668	-.7855	369.332	-1.0232	[illegible]
36	-.5539	317.233	-.7792	372.349	[illegible]	[illegible]
37	-.5452	320.067	-.7727	375.661	-1.0074	[illegible]
[illegible]	[illegible]	323.194	-.7572	379.191	-.9918	[illegible]
[illegible]	[illegible]	326.504	-.7372	382.894	-.9772	[illegible]
[illegible]	[illegible]	329.937	-.7179	386.777	-.9653	446.58[illegible]

Table I

Endowment Assurance at Age 45
10 Annual Premiums
Policy 1000

(Probable of Actuaries H^m Table 4% ...)

annual values and monthly differences
for ages 20 to 30 inclusive

Values of Ord.t Ass.ce at Age 45 - 10 Annual Premium Policy 1000.

Age x	Annual Prem. L	First Year Monthly Difference	First Year 1Vx	Second Year Monthly Difference	Second Year 2Vx	Third Year Monthly Difference	Third Year 3Vx
20	[illegible]	[illegible]	43.039	+0.1735	[illegible]	[illegible]	[illegible]
21	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	46.075	+·1488	94.629	[illegible]	[illegible]
23	52.119	+·3412	48.025	+·1232	98.666	[illegible]	[illegible]
24	[illegible]	+·3230	50.131	+·1052	102.877	[illegible]	[illegible]
25	56.018	+·3135	52.256	+·0913	107.178	−·1314	[illegible]
26	58.146	+·3087	54.442	+·0890	111.520	−·1411	[illegible]
27	60.342	+·3163	56.596	+·0897	115.912	[illegible]	[illegible]
[illegible]	[illegible]	+·3272	58.817	+·0889	120.493	−·1527	185.157
[illegible]	[illegible]	+·3370	61.158	+·0891	125.291	−·1417	192.674
30	67.777	+·3485	63.595	+·0812	130.399	−·2032	200.612

Values of Ord.t Ass.ce at Age 45 - 10 Annual Prem.m - Policy 1000

Age x	Fourth Year Monthly Difference	Fourth Year 4Vx	Fifth Year Monthly Difference	Fifth Year 5Vx	Sixth Year Monthly Difference	Sixth Year 6Vx
20	−0·2232	184.730	−0·4467	237.073	−0·6742	[illegible]
21	−2·07	191.879	−·4256	246.344	−·7182	[illegible]
22	−·2934	199.681	−·5233	256.299	−·7562	[illegible]
23	−·3246	207.954	−·5533	266.713	−·7942	[illegible]
24	−·3454	216.470	−·5825	277.467	−·8352	[illegible]
[illegible]	−·3649	225.170	−·6137	288.554	−·8771	[illegible]
26	−·3862	234.134	−·6456	300.033	−·9271	[illegible]
27	−·4075	243.410	−·6853	312.026	−·9807	[illegible]
[illegible]	−·4370	253.177	−·7286	324.663	[illegible]	[illegible]
[illegible]	−·4696	263.512	[illegible]	338.022	−·10918	[illegible]
30	−·5055	274.455	[illegible]	352.123	[illegible]	[illegible]

Value of [illegible] at Age 45 - 10 Annual [illegible] - [illegible] 1.[illegible]

Age x	Monthly [illegible]		[illegible]	V_x	Annual [illegible]	
20	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
21	[illegible]	[illegible]	[illegible]	426.[illegible]	[illegible]	493.[illegible]
22	[illegible]	[illegible]	[illegible]	443.648	-1.5182	512.341
23	[illegible]	[illegible]	[illegible]	461.0[illegible]3	[illegible]	[illegible]
24	[illegible]	[illegible]	-1.5918	[illegible]	[illegible]	[illegible]
25	[illegible]	[illegible]	[illegible]	499.669	-1.374	[illegible]
26	-1.2262	[illegible]	[illegible]	518.838	[illegible]	574.543
27	[illegible]	[illegible]	[illegible]	[illegible]	-1.4767	624.126
28	[illegible]	[illegible]	-1.7115	[illegible]	[illegible]	649.961
29	[illegible]	[illegible]	-1.6017	585.708	[illegible]	[illegible]
30	-1.3165	[illegible]	[illegible]	[illegible]	-2.3031	705.748

Table 7

Endowment Assurance at Age 50
10 Annual Premiums
Policy 1000

Institute of Actuaries (H^M Table 2½%)

Terminal values and monthly discounts
for ages 20 to 35 inclusive

Value of Endt Ass^ce at Age 50 - 10 Annual Prem^s - Policy 1000

Age	[illegible]	[illegible] Monthly Diff^ce	[illegible]	[illegible] Monthly Diff^ce	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	36.251	+.02310	74.005	[illegible]	[illegible]
[illegible]	41.147	[illegible]	37.274	+ .2302	[illegible]	+ [illegible]	[illegible]
[illegible]	43.193	[illegible]	[illegible]	+ .2125	[illegible]	+ [illegible]	[illegible]
[illegible]	44.598	[illegible]	40.112	+ .1900	[illegible]	[illegible]	[illegible]
24	46.092	+ .0573	41.564	+ .1755	[illegible]	− .0110	[illegible]
[illegible]	47.666	[illegible]	43.190	+ .1655	[illegible]	− [illegible]	[illegible]
[illegible]	49.374	[illegible]	45.200	+ .1674	[illegible]	− [illegible]	[illegible]
[illegible]	[illegible]	[illegible]	46.876	+ .1727	[illegible]	− .0155	147.193
31	53.011	+ [illegible]	[illegible]	+ .1769	[illegible]	− [illegible]	152.777
[illegible]	54.950	+ [illegible]	50.364	+ .1823	103.127	− [illegible]	156.524
[illegible]	56.973	[illegible]	52.217	[illegible]	107.033	[illegible]	[illegible]
41	59.082	[illegible]	54.253	[illegible]	111.231	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	56.406	+ .1942	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	58.684	+ .1947	120.328	[illegible]	[illegible]
[illegible]	66.066	[illegible]	61.055	+ .1629	125.166	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	63.510	+ .1647	130.171	[illegible]	[illegible]

Values of Cond.l Hx. at Age 50 - to Normal Sum - [illegible] 1900.

Age x	Fourth Year Monthly Diffs.	4Vx	Fifth Year Monthly Diffs.	5Vx	Sixth Year Monthly Diffs.	6Vx
20	−·07353	153.769	−0[illegible]	199.345	−0·[illegible]	245.717
21	−·1[illegible]5	160.987	−·3223	207.7[illegible]	−·[illegible]	254.752
22	−·1596	167.178	−·3513	216.[illegible]	−·[illegible]	264.300
23	−·1830	173.75[illegible]	−·3716	222.807	−·[illegible]	274.234
24	−·1964	180.263	−·3902	231.235	−·[illegible]	[illegible]
25	−·2072	187.[illegible]	−·4101	239.856	−·[illegible]	[illegible]
26	−·2192	194.191	−·4299	248.723	−·6600	[illegible]
27	−·2305	201.[illegible]	−·4471	257.453	−·[illegible]	[illegible]
28	−·2498	208.807	−·4672	267.666	−·[illegible]	[illegible]
29	−·2716	216.738	−·5203	277.[illegible]	−·[illegible]	[illegible]
30	−·2960	225.140	−·5[illegible]7	288.754	3	[illegible]
31	−·3294	[illegible]	−·[illegible]75	300.168	−·[illegible]	[illegible]
32	−·3[illegible]	[illegible]	−·[illegible]	312.100	−·[illegible]	[illegible]
33	−·[illegible]7	253.086	−·6990	324.561	−·[illegible]	[illegible]
34	−·[illegible]	263.211	−·6949	337.657	[illegible]	[illegible]
35	−·[illegible]	273.818	−·[illegible]	351.[illegible]	[illegible]	[illegible]

Values of Life Annuities at Age 50 – 10 Annual Items – Policy 1000.

Age	Seventh Year Monthly Diff.	Seventh Year Va	Eighth Year Monthly Diff.	Eighth Year Va	Ninth Year Monthly Diff.	Ninth Year Va
20	−0.6803	294.408	−0.8794	345.487	−1.0864	399.075
21	−.7124	305.148	−.9175	358.006	−1.1362	413.487
22	−.7445	316.427	−.9590	371.128	−1.1859	428.552
23	−.7794	328.155	−.9687	384.407	−1.2437	444.329
24	−.8152	340.361	−1.0527	399.096	−1.3052	460.841
25	−.8588	353.024	−1.1068	413.992	[illegible]	479.31
26	−.9129	366.345	−1.1[illegible]	429.596	[illegible]	[illegible]
27	−.9544	380.091	−1.2245	446.987	[illegible]	[illegible]
28	−1.0057	394.635	−1.2861	463.[illegible]	[illegible]	[illegible]
29	−1.0582	409.917	−1.3493	[illegible]	[illegible]	[illegible]
30	−1.1116	425.948	−1.4[illegible]	499.9[illegible]	[illegible]	[illegible]
31	[illegible]	442.777	−1.4906	519.746	[illegible]	[illegible]
32	[illegible]	460.444	−1.5705	[illegible]	[illegible]	[illegible]
33	[illegible]	479.006	[illegible]	[illegible]	[illegible]	[illegible]
34	[illegible]	498.551	−1.7[illegible]	[illegible]	[illegible]	[illegible]
35	−1.4610	519.188	−1.8556	[illegible]	[illegible]	[illegible]

Table 5

Endowment Assurance at Age 55
10 Annual Premiums
Policy 10

Institute of Actuaries H^m Table 2½%

Annual [illegible] and monthly differences
per £100 20 to 40 inclusive

Values of Endowments at Age 55 – 10 Annual Payments of £100

Age x	Pension £	First Year Monthly Payment	First Year Vx	Second Year Monthly Payment	Second Year Vx	Third Year Monthly Payment	Third Year Vx
20	15.797	+.0170	33.503	+.0707	83.465	+.0020	97.643
21	16.797	+.0145	34.143	+.0751	85.408	+.1235	100.975
22	17.877	+.0095	34.945	+.0796	87.326	+.0996	104.611
23	19.006	+.0172	36.238	+.0837	90.356	+.0025	108.672
24	20.206	+.0128	37.612	+.0877	93.085	+.0697	112.453
25	21.490	+.0164	38.978	+.0907	95.805	+.0685	116.624
26	22.851	+.0151	40.350	+.0957	98.492	+.0706	120.496
27	24.295	+.0115	41.667	+.0946	101.119	+.0720	124.589
28	25.779	+.0015	43.960	+.0922	103.820	+.0747	128.711
29	27.327	+.0157	46.339	+.0916	106.647	+.0696	133.140
30	28.939	+.0118	48.707	+.0930	109.640	+.0626	137.468
31	30.614	+.0101	51.183	+.0929	112.911	+.0586	142.881
32	32.366	+.0147	53.999	+.0912	116.100	+.0660	148.154
33	34.203	+.0155	56.761	+.0917	119.945	+.0607	153.509
34	36.132	+.0173	59.584	+.0952	123.655	+.0589	159.319
35	38.154	+.0117	62.468	+.0927	127.464	+.0193	165.166
36	40.271	+.0117	65.390	+.0909	131.390	+.0017	171.180
37	42.483	+.0097	68.364	+.0902	135.444	+.0031	177.797
38	44.796	+.0163	71.482	+.0869	139.913	+.0095	184.639
39	47.222	+.0171	74.778	+.0877	144.857	−.0018	192.027
40	49.777	+.0121	78.213	+.0865	149.908	−.0052	[illegible]

Table [illegible] 55 [illegible] Policy 100

Age x	[illegible]	[illegible]	[illegible] Monthly [illegible]	$5V_x$	South [illegible] Monthly [illegible]	[illegible]
20	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
21	[illegible]	[illegible]	[illegible]	177.221	[illegible]	[illegible]
22	[illegible]	[illegible]	[illegible]	183.571	[illegible]	[illegible]
23	[illegible]	[illegible]	[illegible]	190.161	[illegible]	[illegible]
24	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
25	[illegible]	[illegible]	[illegible]	203.666	[illegible]	[illegible]
26	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
27	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
28	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
29	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
30	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	247.495
31	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
32	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	119.620
33	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	331.416
34	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	343.758
35	[illegible]	225.777	[illegible]	[illegible]	[illegible]	356.739
36	[illegible]	234.251	[illegible]	[illegible]	[illegible]	370.473
37	[illegible]	243.241	[illegible]	[illegible]	[illegible]	[illegible]
38	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	400.356
39	[illegible]	[illegible]	[illegible]	377.829	[illegible]	[illegible]
40	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Value of Cond[l] Ass[ce] at Age 55 – 10 Annual Premiums

Month	Seventh Year Monthly Diff[ce]	Seventh Year V_x	Eighth Year Monthly Diff[ce]	Eighth Year V_x	Ninth Year Monthly Diff[ce]	Ninth Year V_x
[illegible]	[illegible]	253.041	–.6783	296.908	[illegible]	[illegible]
[illegible]	[illegible]	261.614	–.7047	306.869	[illegible]	[illegible]
22	[illegible]	270.598	–.7338	317.283	[illegible]	[illegible]
23	[illegible]	[illegible]	–.7635	328.092	[illegible]	[illegible]
24	–.6014	289.523	[illegible]	339.336	[illegible]	[illegible]
25	–.6322	299.458	–.8462	[illegible]	[illegible]	[illegible]
26	–.6657	[illegible]	–.8828	[illegible]	[illegible]	[illegible]
27	–.7016	[illegible]	–.9221	375.989	[illegible]	[illegible]
28	–.7380	381.906	–.9698	[illegible]	[illegible]	[illegible]
29	–.7744	[illegible]	–1.0136	403.256	[illegible]	[illegible]
30	–.8104	[illegible]	–1.0600	[illegible]	[illegible]	[illegible]
31	[illegible]	369.124	–1.1120	433.081	[illegible]	[illegible]
32	–.8918	382.688	–1.1687	[illegible]	[illegible]	[illegible]
33	–.9391	396.891	–1.2329	465.690	[illegible]	[illegible]
34	–.9944	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
35	–1.0556	427.560	–1.3761	[illegible]	[illegible]	[illegible]
36	–1.1181	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
37	[illegible]	[illegible]	–1.5248	542.422	[illegible]	[illegible]
38	–1.2436	480.072	[illegible]	564.070	[illegible]	[illegible]
39	1.3054	[illegible]	–1.6793	586.796	[illegible]	[illegible]
40	[illegible]	[illegible]	–1.7661	610.687	[illegible]	[illegible]

Value of

Endowment Assurance at Age 60
10 Annual Premiums
Policy 1000

(Institute of Actuaries H^M Table 4½ %.)

Terminal values and monthly differences
for ages 20 to 45 inclusive

Value of Endt. Ass^ce at Age 60 – 10 Annual Premts. Policy 1001

		First Year		Second Year		Third Year	
Age	Premium P_x	Monthly Endt.	V_x	Monthly Endt.	V_x	Monthly Endt.	V_x
[illegible]	32.243	+·3920	27.584	+·3627	[illegible]	+·3184	56.089
[illegible]	33.132	+·4204	28.087	+·3699	57.573	+·3767	[illegible]
[illegible]	34.022	+·4263	28.906	+·3942	59.577	+·3525	61.591
[illegible]	34.946	+·4157	[illegible]	+·2758	61.594	+·3565	96.884
[illegible]	35.934	+·4011	30.116	+·2657	63.862	+·3272	[illegible]
[illegible]	36.993	+·3960	[illegible]	+·2606	66.107	+·3[illegible]	[illegible]
[illegible]	38.116	+·3956	33.369	+·2680	68.268	−·3[illegible]	[illegible]
[illegible]	39.298	+·4082	34.400	+·2792	70.348	+·[illegible]	[illegible]
[illegible]	40.625	[illegible]	[illegible]	+·2897	[illegible]	+·[illegible]	[illegible]
[illegible]	41.794	+·4401	[illegible]	+·3018	[illegible]	+·3[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	37.615	+·3062	[illegible]	+·[illegible]	[illegible]
[illegible]	44.466	[illegible]	[illegible]	+·3092	79.614	−·[illegible]	[illegible]
[illegible]	45.865	[illegible]	40.170	+·3109	[illegible]	−·[illegible]	[illegible]
[illegible]	47.368	[illegible]	41.555	[illegible]	[illegible]	+·[illegible]	[illegible]
34	48.921	[illegible]	42.985	+·3222	[illegible]	[illegible]	[illegible]
[illegible]	50.544	[illegible]	44.435	+·3338	90.374	[illegible]	[illegible]
[illegible]	52.238	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
7	[illegible]	[illegible]	[illegible]	+·3551	97.147	−·[illegible]	[illegible]
[illegible]	55.835	[illegible]	48.046	+·3624	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	104.109	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	52.6[illegible]4	+·3976	[illegible]	[illegible]	[illegible]
[illegible]	6	[illegible]	[illegible]	[illegible]	112.367	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]9[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	+·[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Values of [illegible] No. [illegible] at [illegible] 60-10 [illegible] Fuel [illegible]

	Fourth Gear		Fifth Gear		Sixth G	
Age	Monthly Diff.	δV_x	Monthly Diff.	δV_x	Monthly Diff.	δV_x
10	+0033[illegible]	117.[illegible]	−0092[illegible]	151.042	0237[illegible]	186.137
[illegible]	+ [illegible]	12[illegible]	− ·1129	155.830	− ·2686	192.[illegible]
12	+ [illegible]	125.[illegible]	− ·1307	161.057	− ·2702	[illegible]
13	− ·0032	127.[illegible]	− ·1384	166.463	− ·2800	204.770
14	− ·0051	144.2[illegible]	− ·1433	171.906	− ·2908	211.330
[illegible]	− ·0049	[illegible]	− ·1488	[illegible]	− ·3005	217.963
[illegible]	− ·0049	141.425	− ·1541	182.577	− ·1[illegible]	[illegible]
17	− ·00[illegible]	147.[illegible]	− ·1643	[illegible]	− ·3357	231.8[illegible]
18	− ·00[illegible]	15[illegible].167	− ·1[illegible]72	194.519	− ·3562	[illegible]
19	− ·0[illegible]	[illegible]	− ·1921	200.818	− ·3765	[illegible]
[illegible]	− ·0271	161.850	[illegible]	207.[illegible]	[illegible]	253.290
[illegible]	− ·0357	167.287	− ·2197	214.389	− ·4118	[illegible]
[illegible]	− ·0420	172.939	− ·2297	221.680	[illegible]	232.617
[illegible]	− [illegible]	[illegible]	− ·2377	229.007	− ·4[illegible]	[illegible]
[illegible]	− ·0477	[illegible]	[illegible]	236.709	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	244.736	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	− ·2949	253.202	[illegible]	[illegible]
[illegible]	− ·0[illegible]	[illegible]	[illegible]	262.215	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	271.793	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	− ·3743	281.866	[illegible]	[illegible]
[illegible]	− ·0320	227.[illegible]0	− ·3974	292.446	[illegible]	[illegible]
[illegible]	− ·0454	23[illegible].[illegible]	− ·4115	303.39[illegible]	[illegible]	[illegible]
[illegible]	− ·0[illegible]	245.428	[illegible]	314.6[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	254.[illegible]	[illegible]	326.[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	263.[illegible]	− ·4522	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	− ·4717	350.[illegible]	[illegible]	[illegible]

Value of Endt Ass^ce at Age 60 - 10 Annual Prem^ms — Policy 1c

	Seventh Year		Eighth Year		Ninth	
Age x	Monthly Diff^ce	7Vx	Monthly Diff^ce	8Vx	Monthly Diff^ce	9Vx
20	-0.3861	223.013	-0.5323	261.644	-0.6850	302.107
21	-.4015	230.013	-.5503	269.749	-.7092	311.392
22	-.4161	237.337	-.5705	278.197	-.7339	321.025
23	-.4312	244.891	-.5905	286.923	-.7657	331.057
24	-.4462	252.618	-.6176	295.963	-.7999	341.495
25	-.4682	260.574	-.6467	305.327	-.8366	352.359
26	-.4918	268.817	-.6781	315.070	-.8735	363.668
27	-.5181	277.401	-.7094	325.212	-.9102	375.434
28	-.5437	286.370	-.7402	335.778	-.9463	387.659
29	-.5685	295.744	-.7699	346.777	-.9842	400.382
30	-.5918	305.499	-.8012	358.221	-1.0271	413.653
31	-.6167	315.666	-.8372	370.179	-1.0739	427.532
32	-.6452	326.245	-.8768	382.651	-1.1278	442.070
33	-.6775	337.285	-.9235	395.735	-1.1874	457.[illegible]
34	-.7170	348.864	-.9757	409.493	-1.2480	473.389
35	-.7613	361.048	-1.0282	423.930	-1.3065	490.152
36	-.8057	373.876	-1.0777	439.047	-1.3682	507.704
37	-.8463	387.336	-1.1300	454.897	-1.4267	526.019
38	-.8892	401.475	-1.1779	471.444	-1.4867	545.120
39	-.9416	416.226	-1.2261	488.698	-1.5525	565.077
40	-.9622	431.577	-1.2792	506.696	-1.6261	585.976
41	-1.0024	447.549	-1.3395	525.519	-1.7055	607.880
42	-1.0487	464.196	-1.4045	545.206	-1.7720	630.896
43	-1.0989	481.580	-1.4784	566.874	-1.8415	655.137
44	-1.1576	499.850	-1.5647	587.660	-1.9338	680.692
45	-1.236	519.118	-1.6463	610.630	-2.1057	[illegible]

Case 8

Died of [illegible] disease in
Single Person of [illegible] condition.

(Certificate – Returns [illegible] Index [illegible])

Passed age 11 to 69
Age at mortality 30 to 71.

Value of Paid up Endowment Assurance

Duration	Age at Maturity						
	30	31	32	33	34	35	36
9	[illegible]	[illegible]	[illegible]	[illegible]	455.935	[illegible]	[illegible]
10	534.034	532.689	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
11	577.584	555.214	[illegible]	573.584	[illegible]	[illegible]	[illegible]
12	602.030	578.565	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
13	627.626	602.697	579.362	[illegible]	536.[illegible]	[illegible]	[illegible]
14	653.377	627.680	603.099	577.765	537.546	536.557	516.604
15	680.968	653.733	627.873	603.322	[illegible]	557.904	[illegible]
16	709.659	681.006	653.799	627.970	603.453	[illegible]	[illegible]
17	739.546	709.665	681.037	[illegible]	628.063	603.[illegible]	[illegible]
18	771.709	739.840	709.720	[illegible]	653.985	628.227	[illegible]
19	[illegible]	[illegible]	739.930	709.850	681.298	[illegible]	[illegible]
20	[illegible]	[illegible]	771.716	[illegible]	[illegible]	[illegible]	[illegible]
21	[illegible]	840.205	805.139	771.168	740.249	[illegible]	[illegible]
22	916.626	877.166	840.267	[illegible]	771.986	[illegible]	[illegible]
23		916.031	[illegible]	840.327	805.330	[illegible]	740.504
24			916.046	877.247	840.388	[illegible]	[illegible]
25				916.051	[illegible]	[illegible]	[illegible]
26					916.064	[illegible]	[illegible]
27						916.[illegible]	[illegible]
28							[illegible]

Value of Fund of Endowment Assurance

Age at Maturity

Present Age	37	38	39	40	41	42	43
15	408.840	394.734	381.363	368.693	356.689	345.321	334.557
16	425.589	410.806	396.792	383.513	370.934	359.019	347.[illegible]
17	442.934	427.434	412.741	398.820	385.634	373.441	361.[illegible]
18	460.771	444.511	429.099	414.493	400.657	387.556	375.449
19	479.010	461.937	445.752	430.417	415.890	402.130	389.103
20	497.679	479.734	462.724	446.604	431.336	416.874	403.181
21	517.015	498.146	480.256	463.306	447.249	432.040	417.644
22	537.173	517.317	498.497	480.663	463.769	447.769	432.619
23	558.372	537.430	517.627	498.862	481.086	464.251	448.310
24	580.609	558.629	537.793	518.051	499.349	481.637	464.864
25	604.107	580.985	559.067	538.297	518.622	499.990	482.346
26	628.832	604.507	581.449	559.600	538.903	519.302	500.742
27	654.822	629.231	604.975	581.929	560.215	539.594	520.067
28	682.094	655.166	629.641	605.455	582.542	560.843	540.297
29	710.713	682.371	655.504	630.047	605.931	583.941	561.465
30	740.768	710.927	682.642	655.840	630.451	606.405	583.635
31	772.345	740.919	711.131	682.915	656.166	630.842	606.863
32	805.561	772.459	741.082	711.349	683.184	656.509	631.272
33	840.518	805.644	772.536	741.264	711.590	683.488	656.878
34	877.335	840.577	805.744	772.737	741.470	711.837	683.816
35	916.092	877.360	840.647	805.859	772.465	742.696	712.141
36		916.116	877.[illegible]	840.726	805.983	773.080	742.924
37			916.120	877.442	840.862	806.492	773.244
38				916.104	877.479	840.971	806.206
39					916.145	877.572	840.730
40						916.154	877.537
41							916.162

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
350.119	235.524	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
363.403	357.285	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	365.099	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
390.220	377.953	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	391.109	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	401.706	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	433.962	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	449.837	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	466.545	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	447.545	451.405	437.131	423.109	[illegible]
[illegible]	502.439	[illegible]	468.571	453.026	438.354	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	469.608	454.165	[illegible]
562.080	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	523.158	[illegible]	[illegible]	[illegible]
607.341	582.714	566.311	543.[illegible]	523.471	[illegible]	[illegible]
[illegible]	607.348	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	608.344	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	608.9[illegible]	[illegible]	[illegible]	[illegible]
712.427	[illegible]	65[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
742.1[illegible]	[illegible]	[illegible]	638.845	633.648	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	6[illegible]222	[illegible]
[illegible]	[illegible]	762.530	713.249	5[illegible]6.35[illegible]	659.431	[illegible]

41	91.072	877.596	344.100	806.617	774.165	740.229	114.239
42		916.187	877.644	344.110	806.796	774.312	740.361

[illegible]

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	277.413	[illegible]	247.110	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	247.195	[illegible]	154.145	25	[illegible]
[illegible]	[illegible]	[illegible]	276.410	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	300.052	[illegible]	297.415	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	308.540	295.871	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	300.063	[illegible]	304.530	[illegible]	[illegible]	[illegible]
[illegible]	356.243	329.875	311.430	313.506	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	332.393	323.065	[illegible]	[illegible]	[illegible]
[illegible]	361.186	[illegible]	341.734	333.175	324.958	317.2[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	385.979	374.934	[illegible]	354.977	[illegible]	[illegible]	[illegible]
411.477	[illegible]	387.654	376.780	366.779	3[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	400.741	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	391.150	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	415.712	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	417.7[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	475.594	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Value of Paid up Endowment Insurance

Present Age	Age at Maturity 51	52	53	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	590.630	[illegible]	[illegible]	[illegible]	[illegible]
41	[illegible]	686.152	613.222	[illegible]	571.[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	661.226	637.011	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	660.413	[illegible]	[illegible]
[illegible]	744.132	[illegible]	[illegible]	662.907	[illegible]	[illegible]	[illegible]
46	775.[illegible]	744.167	716.047	[illegible]	[illegible]	[illegible]	617.123
47	807.[illegible]	775.418	745.184	716.751	671.[illegible]	[illegible]	661.56[illegible]
48	844.141	807.835	778.817	746.725	717.64	690.934	666.118
49	7[illegible].072	842.012	808.099	[illegible]	[illegible]	716.[illegible]5	691.9[illegible]
50	916.357	875.143	842.185	[illegible]	77[illegible].630	[illegible]	[illegible]
51		7[illegible].[illegible]7	[illegible]	[illegible]	808.666	777.063	747.456
52			[illegible]	571.521	842.544	[illegible]	777.544
53				916.453	87[illegible]	[illegible]	807.855
54					[illegible]	[illegible]	842.021
55						716.043	875.701
56							916.597

[illegible]

			206.275	[illegible]	[illegible]	[illegible]
		215.14	213.003	[illegible]	[illegible]	[illegible]
		220.247	221.725	223.030	221.557	[illegible]
		234.012	[illegible]	[illegible]	237.065	[illegible]
		[illegible]	[illegible]	244.125	[illegible]	[illegible]
		245.445	242.132	240.475	237.758	235.66
	254.610	251.365	248.407	243.716	248.274	[illegible]
	261.068	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
271.574	[illegible]	264.365	261.042	253.117	255.412	252.970
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	273.827	278.240	271.905	268.408	[illegible]
285.195	[illegible]	284.445	282.132	271.113	271.022	27[illegible]
[illegible]	278.675	274.276	270.260	266.610	253.302	[illegible]
312.027	301.963	302.332	298.113	294.222	290.778	[illegible]
320.421	[illegible]	310.613	306.500	302.113	298.447	295.100
329.973	324.337	319.200	314.510	310.247	306.184	302.900
337.440	333.533	328.118	322.174	318.637	314.617	310.747
347.341	[illegible]	337.393	332.187	327.454	323.167	317.278
	353.036	347.023	341.536	336.549	332.030	327.953
370.163	363.338	356.799	351.214	346.954	341.172	336.874
[illegible]	373.704	367.300	361.230	355.653	350.629	340.041
392.700	[illegible]	377.941	371.506	365.656	360.355	[illegible]
404.347	396.417	388.974	382.181	376.[illegible]	[illegible]	[illegible]

Endowment Income

Table 5

Pick-up Embroidered Bedspread at Hyd

40 45 50 55 C (55+)

[illegible]

Independent for monthly wage

Value of Paid-up Endowment Ass^ce at 40 [illegible]

Present Age	Months..... 1	2	3	4	5
	Single Premium				
20	446·604	447·996	449·388	450·780	452·171	[illegible]
21	463·206	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
22	480·663	482·180	483·696	485·213	486·729	[illegible]
23	498·862	500·461	502·060	503·660	505·258	[illegible]
24	518·051	519·738	[illegible]	[illegible]	[illegible]	[illegible]
25	[illegible]	[illegible]	541·848	543·623	545·398	[illegible]
26	[illegible]	[illegible]	563·332	565·197	567·063	[illegible]
27	[illegible]	[illegible]	585·900	587·856	589·811	[illegible]
28	605·455	607·504	[illegible]	[illegible]	[illegible]	[illegible]
29	630·047	632·195	[illegible]	[illegible]	[illegible]	[illegible]
30	655·840	658·095	[illegible]	[illegible]	[illegible]	[illegible]
31	682·905	685·275	687·646	690·016	692·386	694·757
32	711·349	713·842	716·335	718·828	721·321	723·814
33	741·264	743·887	746·510	749·132	751·755	754·377
34	[illegible]	[illegible]	778·257	781·018	783·778	786·539
35	805·859	808·765	811·670	814·576	817·481	820·387
36	840·726	843·786	846·845	849·905	852·965	856·[illegible]
37	877·442	880·666	883·891	887·115	890·339	893·5[illegible]
38	916·133	919·533	[illegible]	[illegible]	929·735	[illegible]
39	956·938	960·527	[illegible]	[illegible]	[illegible]	[illegible]

Value of Paid-up Endowment Ins^ce of £40

Month 6	7	8	9	10	11	12	
455·955	456·347	457·739	[illegible]	460·522	461·914	463·306	[illegible]
471·985	473·431	474·877	[illegible]	477·770	479·217	480·663	[illegible]
489·763	491·279	492·796	494·312	495·829	497·345	498·862	[illegible]
503·457	510·056	511·655	[illegible]	514·853	516·452	[illegible]	[illegible]
528·771	529·501	531·548	[illegible]	[illegible]	536·610	[illegible]	[illegible]
549·849	551·924	552·499	554·274	556·050	557·825	559·600	25
[illegible]	[illegible]	574·526	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	597·633	[illegible]	601·544	[illegible]	605·455	27
617·751	[illegible]	[illegible]	[illegible]	625·948	627·998	630·047	[illegible]
642·944	645·093	[illegible]	[illegible]	651·541	653·691	655·840	29
669·373	671·628	673·883	676·139	[illegible]	680·650	682·905	30
697·127	699·497	701·868	704·238	706·608	708·979	711·349	[illegible]
726·367	728·799	731·292	733·735	736·278	738·771	[illegible]	[illegible]
757·001	759·623	762·246	764·869	767·492	770·114	772·737	[illegible]
789·298	792·058	794·818	797·578	800·339	803·099	[illegible]	34
823·293	826·198	829·104	832·009	834·915	[illegible]	[illegible]	[illegible]
859·084	[illegible]	865·203	868·263	[illegible]	874·382	877·442	[illegible]
896·788	900·012	903·236	906·460	[illegible]	[illegible]	916·133	[illegible]
936·536	939·936	943·336	[illegible]	950·137	[illegible]	956·938	[illegible]
978·469	982·058	[illegible]	[illegible]	972·823	[illegible]	[illegible]	39

[illegible] of Paid-up Endowment Ass^ce of £5 [illegible] 1880.

Period Age years	Single Premium	1	2	3	4	5
20	377·953	379·049	380·146	381·242	[illegible]	383·435
21	391·109	392·242	393·375	394·508	395·641	396·774
22	404·706	405·892	407·078	408·265	409·451	410·637
23	418·940	420·192	421·444	422·696	423·947	425·199
24	433·962	435·285	436·608	437·931	439·254	440·577
25	449·837	451·229	452·622	454·014	455·406	456·799
26	466·545	468·007	469·469	470·931	472·393	473·855
27	484·090	485·619	487·148	488·677	490·206	491·735
28	502·434	504·037	505·636	507·234	508·832	510·430
29	521·618	523·290	524·962	526·634	528·306	529·978
30	541·683	543·423	545·183	546·933	548·683	550·433
31	562·682	564·518	566·354	568·190	570·026	571·862
32	584·714	586·642	588·570	590·498	592·425	594·353
33	607·348	609·873	611·399	613·924	615·450	617·975
34	632·153	634·281	636·409	638·537	640·665	642·793
35	657·690	659·926	662·161	664·397	666·633	668·868
36	684·518	686·867	689·216	691·565	693·913	696·262
37	712·704	715·174	717·643	720·113	722·582	725·052
38	742·338	744·937	747·536	750·136	752·735	755·334
39	773·528	776·266	779·004	781·742	784·480	787·218
40	806·384	809·271	812·159	815·046	817·934	820·821
41	841·033	844·080	847·127	850·174	[illegible]	[illegible]
42	877·596	880·812	884·028	887·244	[illegible]	[illegible]
43	916·189	919·585	922·981	926·376	[illegible]	[illegible]
44	956·925	960·527	964·115	967·704	971·292	974·881

[illegible]	[illegible]	[illegible]	397.820	388.916	390.013	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	402.446	403.573	[illegible]	
[illegible]	[illegible]	414.195	415.382	416.568	[illegible]	[illegible]	
[illegible]	[illegible]	428.955	[illegible]	[illegible]	432.710	[illegible]	
[illegible]	[illegible]	444.545	[illegible]	[illegible]	448.514	449.837	
[illegible]	[illegible]	[illegible]	462.368	463.760	465.153	466.545	
[illegible]	[illegible]	[illegible]	479.704	[illegible]	482.626	484.090	
[illegible]	[illegible]	496.323	497.852	499.381	500.910	[illegible]	
[illegible]	[illegible]	515.225	516.823	518.422	520.020	[illegible]	
[illegible]	[illegible]	534.995	536.667	538.339	[illegible]	541.683	
[illegible]	553.432	[illegible]	557.432	559.182	560.932	562.682	
[illegible]	575.534	[illegible]	579.206	581.042	[illegible]	[illegible]	
[illegible]	598.209	600.137	[illegible]	603.992	605.920	607.848	
[illegible]	[illegible]	[illegible]	626.077	[illegible]	630.128	[illegible]	
[illegible]	[illegible]	649.178	651.306	653.434	[illegible]	[illegible]	
[illegible]	[illegible]	675.571	677.811	[illegible]	682.282	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	708.006	710.355	[illegible]	
[illegible]	[illegible]	[illegible]	734.940	737.317	[illegible]	[illegible]	
[illegible]	[illegible]	763.131	[illegible]	768.140	770.927	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	800.916	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	838.146	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	874.947	[illegible]	
[illegible]	[illegible]	903.22	[illegible]	909.757	[illegible]	[illegible]	
[illegible]	[illegible]	942.255	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	985.46	[illegible]	992.123	[illegible]	[illegible]	

		1	2	3	4	5
	326.025	326.898	[illegible]	328.643	[illegible]	[illegible]
	336.497	[illegible]	338.289	339.185	[illegible]	[illegible]
	347.250	348.186	349.123	350.059	[illegible]	[illegible]
	358.486	[illegible]	[illegible]	361.454	[illegible]	[illegible]
	370.359	[illegible]	372.454	[illegible]	[illegible]	[illegible]
	382.926	384.028	385.131	386.233	[illegible]	[illegible]
	396.154	397.311	398.468	[illegible]	[illegible]	[illegible]
	410.040	411.246	412.453	413.659	414.866	[illegible]
	424.517	[illegible]	427.031	428.288	429.545	[illegible]
	439.601	[illegible]	442.223	443.534	444.845	[illegible]
	[illegible]	456.702	458.069	[illegible]	[illegible]	[illegible]
	471.746	473.178	474.610	476.041	477.473	[illegible]
	[illegible]	490.428	491.928	[illegible]	[illegible]	[illegible]
	506.133	508.506	510.080	511.653	513.227	[illegible]
	525.814	[illegible]	529.114	530.764	532.414	[illegible]
	[illegible]	547.343	549.072	550.801	552.530	[illegible]
	566.361	568.172	569.984	571.745	573.606	[illegible]
	588.096	589.995	591.893	593.792	595.690	[illegible]
	[illegible]	612.871	614.864	616.858	618.851	[illegible]
	634.796	[illegible]	[illegible]	641.080	643.175	[illegible]
	659.932	662.138	[illegible]	666.549	668.754	[illegible]
	686.398	688.722	691.047	693.371	695.695	[illegible]
	714.289	716.738	719.188	721.637	724.086	[illegible]
	743.681	[illegible]	748.841	751.421	[illegible]	[illegible]
	774.639	777.358	780.078	782.797	[illegible]	[illegible]
	[illegible]	810.136	813.003	[illegible]	[illegible]	[illegible]
	844.667	[illegible]	847.716	[illegible]	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]	887.554	[illegible]	[illegible]
	916.325	[illegible]	923.094	926.478	[illegible]	[illegible]
	956.438	960.527	[illegible]	[illegible]	[illegible]	[illegible]

Values of Fixed of Stellarium Log at 50 — 1000

6	7	8	9	10	11	12	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	335·692	336·497	20
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	357·550	358·486	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	24
384·[illegible]	390·[illegible]	391·715	392·847	393·949	395·052	396·154	25
403·097	404·[illegible]	[illegible]	406·569	407·716	408·883	410·040	26
417·274	418·485	[illegible]	420·898	422·104	423·311	424·517	27
432·059	433·316	434·573	435·830	437·087	438·344	439·601	28
447·468	448·774	450·090	451·401	452·712	454·023	455·334	29
463·540	464·908	466·275	467·643	469·011	470·377	471·746	30
480·337	481·768	483·200	484·632	486·064	487·495	488·927	31
[illegible]	[illegible]	[illegible]	502·432	503·932	505·432	506·933	32
[illegible]	[illegible]	519·520	521·094	522·667	[illegible]	[illegible]	[illegible]
535·714	537·364	[illegible]	540·664	[illegible]	[illegible]	[illegible]	[illegible]
555·988	557·716	[illegible]	[illegible]	562·903	[illegible]	[illegible]	[illegible]
[illegible]	579·066	[illegible]	582·642	[illegible]	[illegible]	[illegible]	36
599·197	601·386	603·284	605·183	607·081	608·980	[illegible]	37
622·837	624·830	626·823	628·817	630·810	632·803	634·796	38
647·361	649·459	651·573	653·648	655·743	657·837	659·932	39
[illegible]	675·371	677·475	679·732	681·987	684·193	686·398	40
[illegible]	702·660	704·[illegible]	707·316	709·641	711·965	714·289	41
[illegible]	731·4[illegible]	733·884	736·333	738·782	741·232	743·681	42
[illegible]	761·740	764·[illegible]	766·900	769·479	772·059	774·639	43
[illegible]	793·671	796·343	799·112	[illegible]	[illegible]	[illegible]	44
824·469	827·335	830·201	833·068	835·934	[illegible]	8[illegible]7	
857·815	8[illegible]	8[illegible]4	8[illegible]88	[illegible]	[illegible]	3	[illegible]
[illegible]	900·341	903·[illegible]	906·735	909·931	913·128	916·32[illegible]	47
[illegible]	940·016	943·200	946·785	950·169	953·554	957·[illegible]	48
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Value of £100 at 5% at 55 Paid-up [illegible]

Present Age Years	Months ... 1	2	3	4	5
20	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
21	295·991	296·611	297·331	298·051	298·771
22	304·530	305·281	306·031	306·782	307·532
23	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
24	326·065	323·908	324·750	325·593	326·435
25	333·175	334·062	334·949	335·836	336·722
26	343·817	344·747	345·677	346·608	347·538
27	354·979	355·946	356·912	357·879	358·846
28	366·579	367·582	368·586	369·589	370·592
29	378·619	379·662	380·704	381·747	382·789
30	391·130	392·213	393·297	394·380	395·463
31	404·130	405·261	406·392	407·524	408·655
32	417·[illegible]	[illegible]	420·070	[illegible]	[illegible]
33	431·897	433·[illegible]	434·372	[illegible]	436·847
34	446·747	[illegible]	449·316	[illegible]	[illegible]
35	462·214	463·391	464·984	[illegible]	[illegible]
36	478·507	479·919	481·330	482·741	484·152
37	495·443	496·917	498·391	499·865	501·[illegible]
38	513·132	514·674	516·217	517·759	[illegible]
39	531·641	533·258	534·874	536·491	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	576·75[illegible]	[illegible]
[illegible]	[illegible]	596·943	596·622	[illegible]	[illegible]
[illegible]	[illegible]	617·366	619·260	621·333	[illegible]
[illegible]	[illegible]	641·165	643·238	[illegible]	[illegible]

Paid-up Endowment Ass^ce at 55.

Term: 7	8	9	10	11	12	x
[illegible]	292·359	293·066	293·772	294·478	295·185	295·891	20
[illegible]	300·930	301·650	302·370	303·090	303·810	304·530	21
[illegible]	309·786	310·534	311·285	312·035	312·786	313·536	22
318·301	319·095	319·889	320·683	321·477	322·271	323·065	23
328·120	328·963	329·805	330·648	331·490	332·333	333·175	24
338·496	339·383	340·270	341·157	342·043	342·930	343·817	25
349·[illegible]	350·327	351·268	352·189	353·119	354·049	354·979	26
360·779	361·746	362·712	363·679	364·646	365·612	366·579	27
372·549	373·602	374·606	375·609	376·612	377·616	378·619	28
384·378	385·917	386·960	388·002	389·045	390·087	391·130	29
397·630	398·783	399·797	400·820	401·963	403·017	[illegible]	30
410·917	412·048	413·179	414·311	415·442	416·573	417·704	31
[illegible]	425·903	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
439·322	440·560	441·797	443·035	444·272	445·510	446·747	33
454·513	455·807	457·102	458·396	459·690	460·985	462·279	34
470·393	471·745	473·[illegible]	474·450	[illegible]	477·155	478·507	35
486·075	488·326	489·[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	36
[illegible]	505·762	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	523·929	[illegible]	527·014	[illegible]	[illegible]	[illegible]	38
[illegible]	[illegible]	[illegible]	546·170	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	564·[illegible]	566·324	[illegible]	[illegible]	[illegible]	[illegible]
582·142	[illegible]	585·[illegible]	587·503	[illegible]	[illegible]	[illegible]	[illegible]
604·139	606·018	607·897	609·776	[illegible]	[illegible]	[illegible]	42
627·253	629·226	631·199	633·172	635·146	637·119	[illegible]	43
651·529	653·602	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Value of Paid-up Endowment Ass^ce at 5% 1000.

Present age years x	Month 1	2	3	4	5
	Single Premium				
45	663·966	666·141	668·316	670·491	672·666	674·841
[illegible]	690·067	692·350	694·633	696·916	[illegible]	[illegible]
[illegible]	717·464	719·865	722·266	724·666	[illegible]	[illegible]
[illegible]	746·273	[illegible]	[illegible]	[illegible]	756·392	[illegible]
[illegible]	776·630	[illegible]	781·969	784·639	[illegible]	[illegible]
[illegible]	[illegible]	811·489	814·312	817·136	[illegible]	[illegible]
[illegible]	[illegible]	845·535	[illegible]	[illegible]	852·507	[illegible]
[illegible]	[illegible]	881·604	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	919·866	923·236	926·607	[illegible]	[illegible]
[illegible]	[illegible]	960·527	964·115	967·704	[illegible]	[illegible]

Value of Paid-up Endowment Ass^ce at 55

		8	9	10	11	12	Age x
677.017	679.192	681.367	683.542	685.717	687.892	690.067	45
703.766	706.049	708.332	710.615	712.898	715.181	717.466	46
731.869	734.269	736.670	739.071	741.472	743.872	746.278	47
761.452	763.981	766.511	769.041	771.571	774.100	776.630	48
792.648	795.318	797.987	800.657	803.327	805.996	808.111	49
825.605	828.424	831.243	834.075	836.899	839.721	842.544	50
860.487	863.479	866.469	869.46	872.451	875.441	878.432	51
897.464	[illegible]	[illegible]	906.92	[illegible]	915.904	918.404	52
936.117	[illegible]	[illegible]	945.82	[illegible]	952.588	[illegible]	53
977.219	982.058	[illegible]	984.21	[illegible]	986.412	1000.000	54

Value of Paid-up Endowment Ass^ce at 60 - 1000

Present age x	Single Premium	1	2	3	4	5
20	259.386	259.972	260.558	261.143	261.729	262.315
21	266.415	267.007	267.599	268.191	268.783	269.375
22	273.518	274.114	274.749	275.365	275.980	276.597
23	[illegible]	281.558	282.210	282.868	283.515	[illegible]
24	288.735	289.429	290.123	290.816	291.510	[illegible]
25	297.060	[illegible]	[illegible]	299.252	299.982	[illegible]
26	[illegible]	306.592	307.357	[illegible]	[illegible]	[illegible]
27	315.009	[illegible]	316.594	317.387	318.179	[illegible]
28	324.520	[illegible]	[illegible]	326.978	327.797	[illegible]
29	334.351	[illegible]	336.046	336.894	337.742	[illegible]
30	344.523	[illegible]	346.277	347.154	348.031	348.908
31	355.047	[illegible]	356.873	357.786	[illegible]	[illegible]
32	366.003	[illegible]	367.907	368.860	369.812	370.764
33	377.429	378.423	379.416	380.410	[illegible]	[illegible]
34	389.353	390.389	[illegible]	392.462	393.498	394.534
35	401.787	402.866	403.945	405.024	406.102	407.181
36	414.733	415.854	[illegible]	418.097	419.218	420.339
37	428.187	429.353	[illegible]	431.684	432.850	434.016
38	442.176	[illegible]	444.607	445.822	[illegible]	[illegible]
39	456.761	[illegible]	459.300	[illegible]	461.838	[illegible]
40	[illegible]	[illegible]	474.653	475.933	[illegible]	478.648
41	487.955	489.352	490.749	492.146	493.543	494.940
42	504.719	506.184	507.650	509.115	510.580	512.046
43	522.303	523.836	525.369	526.902	528.434	[illegible]
44	[illegible]	542.301	543.905	545.508	547.112	548.716

[illegible] of Paid-up Endowment Ass. at 60

6	7	8	9	10	11	12	
							[illegible]
262·901	263·486	264·072	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
269·967	270·558	[illegible]	271·742	272·334	[illegible]	[illegible]	[illegible]
277·212	277·827	[illegible]	279·058	279·674	[illegible]	[illegible]	[illegible]
284·820	285·473	[illegible]	286·778	287·430	[illegible]	[illegible]	[illegible]
297·898	[illegible]	294·285	294·979	295·673	[illegible]	[illegible]	[illegible]
301·444	302·174	302·905	303·635	304·366	[illegible]	[illegible]	[illegible]
310·418	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	320·557	[illegible]	322·142	322·935	[illegible]	[illegible]	[illegible]
329·436	[illegible]	[illegible]	331·893	332·718	[illegible]	[illegible]	[illegible]
339·437	340·285	341·132	341·980	342·828	[illegible]	[illegible]	[illegible]
349·765	350·662	351·559	352·416	353·293	[illegible]	[illegible]	[illegible]
360·825	[illegible]	[illegible]	363·264	364·177	[illegible]	[illegible]	[illegible]
[illegible]	372·668	373·620	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	384·385	[illegible]	385·372	387·366	[illegible]	[illegible]	[illegible]
[illegible]	396·606	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	409·339	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
421·460	422·581	423·702	[illegible]	[illegible]	427·066	[illegible]	[illegible]
[illegible]	[illegible]	437·513	438·679	439·845	[illegible]	[illegible]	[illegible]
449·469	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
464·377	465·646	[illegible]	[illegible]	[illegible]	470·723	[illegible]	[illegible]
479·974	481·304	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
496·337	[illegible]	[illegible]	500·528	501·925	[illegible]	[illegible]	[illegible]
[illegible]	514·976	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	533·033	534·564	536·099	537·631	[illegible]	[illegible]	[illegible]
550·320	551·923	553·527	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Table of Paid up Endowment Assurance 00 1000

Years	Present Value	1	2	3	4	5
45	559·942	561·615	563·288	[illegible]	566·634	[illegible]
46	580·019	[illegible]	583·309	585·253	586·998	[illegible]
47	600·956	602·779	604·602	[illegible]	[illegible]	610·971
48	[illegible]	[illegible]	626·650	[illegible]	630·468	[illegible]
49	645·743	[illegible]	649·749	651·751	[illegible]	655·757
50	669·776	671·882	673·989	[illegible]	678·201	680·305
51	[illegible]	697·272	699·492	701·712	703·931	[illegible]
52	721·690	724·030	726·370	728·711	[illegible]	[illegible]
53	749·774	752·244	754·714	757·183	759·653	[illegible]
54	[illegible]	782·624	784·637	787·250	[illegible]	792·475
55	810·765	[illegible]	816·296	819·062	821·827	[illegible]
56	843·452	[illegible]	849·830	[illegible]	[illegible]	858·646
57	[illegible]	882·329	885·477	888·610	891·741	894·871
58	916·786	920·132	923·478	[illegible]	930·170	933·516
59	956·938	[illegible]	964·115	967·704	[illegible]	[illegible]

Prob. of Sick-pay Contingent Assur. at 60

6	7	8	9	10	11	12	x
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	45
[illegible]	572·[illegible]	[illegible]	595·722	[illegible]	599·211	600·956	46
[illegible]	[illegible]	[illegible]	617·362	[illegible]	621·058	622·831	47
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	643·834	645·743	48
[illegible]	659·762	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	49
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	50
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	51
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	52
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	53
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	54
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	55
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	56
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	57
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	58
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	59

Year of Endowment Life at 65 — 1000

Years						
	246·66					
	251·991		257·439			
			259·260			
	264·797		265·977		267·157	267·747.
	271·879		273·121			
	279·323		280·634			
			288·481			
		295·886	296·577			
		304·196	304·908			
		312·760	313·493		314·958	315·694
			322·343			324·626
		330·744	331·536		333·112	
			341·095			
		350·187	351·043		352·756	353·612
			361·381			
	381·239					
			394·675			397·636
			420·095			
			432·006			435·241
			445·615			
						463·506
				475·916		

Value of Paid up Endowment Ass^e at 65

6	7	8	9	10	11			
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
248·879	249·399	[illegible]	250·382	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
255·025	255·545	256·067	256·589	257·110	257·632	258·153		22
261·475	262·029	262·532	263·136	263·690	264·243	264·797		23
268·378	268·931	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]
275·406	276·127	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]
283·236	283·836	284·536	285·187	285·837	286·488	287·138		26
291·167	291·838	292·509	293·181	293·852	294·524	295·195		27
299·340	300·030	300·721	301·412	302·103	302·792	303·484		28
307·716	308·467	309·179	309·891	310·603	311·315	312·027		[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]
325·387	326·148	326·909	327·670	328·431	329·192	329·953		31
334·761	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]
344·790	345·973	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]
354·468	355·321	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]
[illegible]	365·314	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]
[illegible]	376·4[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]
386·795	387·945	388·896	389·847	390·798	391·749	392·700		37
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]
410·711	411·738	412·766	413·792	414·820	415·847	416·874		39
423·315	424·381	425·452	426·536	427·609	428·683	429·756		[illegible]
436·506	437·631	438·756	439·881	441·006	442·131	443·256		
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]
464·732	465·957	467·183	468·409	469·635	470·860	[illegible]		43
479·[illegible]7	481·023	482·300	483·577	484·854	486·130	[illegible]		44

Valeur [illegible] Coefficient [illegible] 65

Prend vage	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Kurs	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	490·[illegible]	[illegible]	492·[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	507·392	508·761	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	523·978	[illegible]	[illegible]
[illegible]	538·233	[illegible]	[illegible]	[illegible]	542·663	[illegible]
[illegible]	556·015	[illegible]	[illegible]	559·090	560·628	[illegible]
[illegible]	579·929	[illegible]	576·142	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	593·819	595·072	[illegible]	598·936	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	617·670	619·436	[illegible]
[illegible]	633·519	635·361	637·203	639·045	640·887	[illegible]
[illegible]	[illegible]	657·553	659·424	[illegible]	663·345	[illegible]
[illegible]	[illegible]	680·813	682·838	[illegible]	686·888	[illegible]
[illegible]	[illegible]	705·217	707·346	709·475	711·603	[illegible]
[illegible]	[illegible]	[illegible]	733·121	735·365	737·609	[illegible]
[illegible]	757·930	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	786·537	789·050	791·564	[illegible]	[illegible]	[illegible]
[illegible]	816·860	819·533	822·206	824·879	[illegible]	[illegible]
[illegible]	[illegible]	851·972	854·827	857·681	860·536	[illegible]
[illegible]	885·580	[illegible]	889·707	892·770	895·833	[illegible]
[illegible]	[illegible]	923·826	[illegible]	930·496	[illegible]	[illegible]
[illegible]	960·527	[illegible]	967·709	971·292	[illegible]	[illegible]

Value of Paid-up Endowment Assurance 65

6	7	8	9	10	11	12	
495·345	496·668	497·991	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
511·501	512·870	[illegible]	515·609	[illegible]	[illegible]	[illegible]	[illegible]
528·237	529·659	531·07[illegible]	532·497	[illegible]	[illegible]	[illegible]	[illegible]
545·617	547·095	548·572	550·047	551·524	553·000	[illegible]	[illegible]
563·703	565·241	566·778	568·316	569·854	571·391	572·919	59
582·568	584·175	585·781	587·388	[illegible]	[illegible]	[illegible]	[illegible]
602·301	603·9[illegible]	605·645	607·347	609·030	610·712	612·396	[illegible]
622·957	624·717	626·477	628·238	629·998	631·759	633·519	[illegible]
644·591	646·413	648·255	650·097	651·939	653·781	[illegible]	[illegible]
667·206	669·136	671·066	672·997	674·927	676·858	678·788	[illegible]
690·938	692·963	694·988	697·013	699·038	701·063	703·088	[illegible]
715·861	717·990	720·119	722·248	724·376	726·505	728·634	[illegible]
742·096	744·340	746·583	748·827	751·071	753·314	[illegible]	[illegible]
769·791	772·163	774·535	776·907	779·279	781·651	[illegible]	[illegible]
799·105	801·619	804·132	806·646	809·160	[illegible]	[illegible]	[illegible]
830·225	832·898	835·571	838·244	840·917	[illegible]	[illegible]	[illegible]
863·390	866·265	869·099	871·954	874·808	877·663	[illegible]	[illegible]
898·896	901·959	905·022	908·086	911·149	[illegible]	[illegible]	[illegible]
937·107	940·412	[illegible]	947·022	[illegible]	[illegible]	[illegible]	[illegible]
978·469	982·058	[illegible]	989·235	[illegible]	996·412	1000·000	[illegible]

Value of Paid-up Endowment Ass.ce at 70 — 1000

Year	x	[illegible]	1	2	3	4	5
	20	227·065	227·572	227·958	228·405	228·852	229·398
	21	232·225	232·869	233·314	233·758	234·203	234·647
	22	237·758	238·318	238·678	239·138	239·598	240·058
	23	243·271	243·767	244·256	244·745	245·234	245·723
	24	249·149	249·669	250·191	250·714	251·236	251·758
	25	255·412	255·963	256·513	257·063	257·613	258·163
	26	262·014	262·589	263·165	263·740	264·315	264·891
	27	268·918	269·510	270·102	270·694	271·286	271·878
	28	276·022	276·629	277·235	277·842	278·449	279·055
	29	283·302	283·918	284·548	285·177	285·794	286·427
	30	290·778	291·417	292·056	292·695	293·334	293·973
	31	298·447	299·108	299·770	300·431	301·093	301·752
	32	306·384	307·070	307·756	308·442	309·128	309·814
	33	314·617	315·310	316·042	316·755	317·467	318·180
	34	323·147	323·904	324·644	325·383	326·121	326·860
	35	332·030	332·794	333·557	334·320	335·084	335·848
	36	341·192	341·973	342·765	343·551	344·337	345·124
	37	350·629	[illegible]	[illegible]	352·961	353·871	354·782
	38	[illegible]	361·193	362·031	362·870	363·708	[illegible]
	39	[illegible]	[illegible]	372·151	373·020	373·889	[illegible]
	40	380·840	381·746	382·652	383·557	384·463	[illegible]
	41	391·709	392·656	393·603	394·550	[illegible]	[illegible]
	42	[illegible]	404·062	405·050	406·039	407·027	[illegible]
	43	414·432	[illegible]	416·982	418·007	419·032	[illegible]
	44	[illegible]	428·294	429·357	430·420	431·482	432·545

Paid-up Endowment Ass^ce at 70 —

6	7	8	9	10	11	12	
[illegible]	230·192	230·639	231·085	[illegible]	231·978	[illegible]	[illegible]
[illegible]	235·536	235·980	236·425	236·867	[illegible]	[illegible]	[illegible]
[illegible]	240·979	241·438	241·898	[illegible]	242·814	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	247·680	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	253·374	253·847	254·369	[illegible]	[illegible]	[illegible]
258·714	259·264	259·814	260·364	[illegible]	[illegible]	[illegible]	[illegible]
265·466	[illegible]	[illegible]	267·192	267·767	[illegible]	[illegible]	[illegible]
272·470	[illegible]	273·654	274·246	274·838	[illegible]	[illegible]	[illegible]
279·612	[illegible]	[illegible]	281·482	[illegible]	[illegible]	[illegible]	[illegible]
287·040	287·663	288·286	288·909	289·532	[illegible]	[illegible]	[illegible]
294·613	295·252	[illegible]	296·530	297·169	[illegible]	[illegible]	[illegible]
302·416	303·077	[illegible]	304·400	305·061	[illegible]	[illegible]	[illegible]
310·501	[illegible]	311·873	312·559	[illegible]	313·931	[illegible]	[illegible]
318·872	[illegible]	320·857	321·030	321·742	322·455	[illegible]	[illegible]
327·599	[illegible]	329·076	329·814	330·553	[illegible]	[illegible]	[illegible]
336·611	337·375	338·138	338·902	339·665	[illegible]	[illegible]	[illegible]
345·94[illegible]	346·657	347·485	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
355·694	356·360	357·113	[illegible]	358·784	[illegible]	[illegible]	[illegible]
365·[illegible]	366·212	367·060	367·899	368·737	369·575	[illegible]	[illegible]
375·627	376·495	377·364	378·231	379·102	379·971	[illegible]	[illegible]
386·275	387·180	388·086	[illegible]	389·898	390·803	391·709	[illegible]
397·[illegible]	398·339	399·286	400·233	401·180	[illegible]	[illegible]	[illegible]
409·003	409·991	410·979	411·968	[illegible]	[illegible]	414·932	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	423·121	424·265	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	436·147	437·859	438·922	[illegible]	[illegible]

Value of Endowment Assce at 70 — 1000

Period Who Survive	Pound	A	L	B	[illegible]	K
[illegible]	[illegible]	[illegible]	462.174	[illegible]	[illegible]	[illegible]
11	[illegible]	454.240	[illegible]	[illegible]	457.613	[illegible]
12	[illegible]	467.763	[illegible]	470.076	[illegible]	[illegible]
13	[illegible]	[illegible]	482.872	[illegible]	485.260	486.456
14	[illegible]	[illegible]	497.278	[illegible]	[illegible]	[illegible]
15	[illegible]	510.894	[illegible]	[illegible]	[illegible]	[illegible]
16	524.969	[illegible]	527.631	[illegible]	[illegible]	[illegible]
17	[illegible]	[illegible]	543.703	[illegible]	546.466	[illegible]
18	557.817	[illegible]	560.380	561.812	563.243	[illegible]
19	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
20	[illegible]	594.055	595.575	[illegible]	598.675	[illegible]
21	610.996	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
22	[illegible]	631.852	[illegible]	635.179	[illegible]	[illegible]
23	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
24	670.978	[illegible]	[illegible]	[illegible]	678.222	[illegible]
25	692.709	[illegible]	[illegible]	698.391	700.285	[illegible]
26	715.437	[illegible]	719.411	721.397	723.384	[illegible]
27	739.278	[illegible]	[illegible]	745.555	747.647	[illegible]
28	[illegible]	766.594	[illegible]	771.026	[illegible]	[illegible]
29	[illegible]	793.301	795.559	798.016	800.373	[illegible]
30	[illegible]	[illegible]	820.387	[illegible]	[illegible]	[illegible]
31	[illegible]	852.995	[illegible]	[illegible]	860.481	[illegible]
32	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
33	[illegible]	[illegible]	[illegible]	927.677	[illegible]	[illegible]
34	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

9 10

[illegible]	447·645	[illegible]	449·533	[illegible]	[illegible]	[illegible]	
[illegible]	460·985	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	474·702	[illegible]	477·015	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	491·229	[illegible]	[illegible]	[illegible]	
[illegible]	503·646	[illegible]	[illegible]	507·147	[illegible]	[illegible]	
[illegible]	[illegible]	519·857	521·130	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	535·616	[illegible]	[illegible]	539·609	[illegible]	
[illegible]	[illegible]	551·991	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	570·401	571·832	573·[illegible]	[illegible]	
[illegible]	[illegible]	58[illegible]	588·060	589·545	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	607·916	609·[illegible]	[illegible]	
[illegible]	[illegible]	623·791	625·390	[illegible]	[illegible]	[illegible]	
[illegible]	641·834	643·[illegible]	645·162	646·825	648·489	[illegible]	
[illegible]	662·301	[illegible]	665·772	667·507	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	687·276	689·087	690·898	692·709	
[illegible]·073	705·967	707·[illegible]	709·755	[illegible]	[illegible]	715·437	
[illegible]	729·344	731·[illegible]	733·318	735·305	737·291	[illegible]	
[illegible]	753·924	756·[illegible]	758·109	760·[illegible]	[illegible]	[illegible]	
777·665	[illegible]	782·09[illegible]	784·305	786·[illegible]	78[illegible]·75[illegible]	[illegible]	
[illegible]	[illegible]	809·803	[illegible]	[illegible]	816·875	[illegible]	
[illegible]·976	836·926	839·[illegible]	841·931	844·309	847·[illegible]	849·564	
[illegible]·939	[illegible]	[illegible]	874·127	8[illegible]	879·[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	909·021	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	940·935	[illegible]	[illegible]	945·687	[illegible]	
[illegible]	[illegible]	[illegible]	969·235	[illegible]	996·[illegible]	[illegible]	

Received

[illegible]

[illegible]

[illegible]

[illegible]

Value of 5 Year Temporary Assurance Policy 1000

	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
				Monthly Difference	[illegible]	[illegible]	[illegible]
15	3.864	·02244	1.175	[illegible]	[illegible]	[illegible]	[illegible]
16	4.518	2532	1.479	·3002	2.394	[illegible]	[illegible]
17	5.190	3036	1.547	·3732	2.259	[illegible]	[illegible]
18	5.776	3772	1.250	·4527	1.666	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
20	6.367	5031	326	5352	271	[illegible]	[illegible]
21	6.435	5362	—001	5462	—121	[illegible]	[illegible]
22	6.428	5463	—122	5602	—142	[illegible]	[illegible]
23	6.422	5594	—008	5292	038	[illegible]	[illegible]
24	6.500	5288	754	5274	·325	[illegible]	[illegible]
25	[illegible]	5774	818	5837	·592	[illegible]	[illegible]
26	7.089	5900	475	5475	754	[illegible]	[illegible]
27	7.285	5485	603	5587	762	[illegible]	[illegible]
28	7.316	5699	—71	5895	716	[illegible]	[illegible]
29	7.582	5709	441	6132	616	[illegible]	602
30	7.769	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
31	7.968	6297	·381	·6437	593	[illegible]	[illegible]
32	8.162	6445	428	6577	697	[illegible]	[illegible]
33	8.417	6685	515	6745	·838	[illegible]	[illegible]
34	8.700	6756	593	6956	946	[illegible]	[illegible]
35	9.001	6969	638	7222	·974	[illegible]	[illegible]
36	9.297	7237	613	7507	·901	[illegible]	[illegible]
37	9.585	7528	557	7761	784	[illegible]	[illegible]
38	9.811	7778	477	8010	676	[illegible]	[illegible]
39	10.067	8021	442	8188	683	[illegible]	[illegible]

Age	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
45	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
46	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
47	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
48	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	3
52	[illegible]	[illegible]	[illegible]	1.4656	3.492	[illegible]
53	[illegible]	[illegible]	3	[illegible]	[illegible]	[illegible] 4
54	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
55	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	8.162
56	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
57	[illegible]	[illegible]	[illegible]	2.0111	[illegible]	[illegible]
58	[illegible]	[illegible]	[illegible]	2.1587	[illegible]	[illegible]
59	[illegible]	[illegible]	[illegible]	2.3242	7.157	[illegible]
60	[illegible]	[illegible]	[illegible]	2.5072	7.764	[illegible]
61	[illegible]	2.5225	5.278	2.7093	[illegible]	[illegible]
62	[illegible]	2.7267	5.567	2.9327	8.668	[illegible]
63	[illegible]	[illegible]	[illegible]	3.1613	8.983	[illegible]
64	[illegible]	3.1519	5.962	3.3975	9.337	3.6422 9.775
65	[illegible]	[illegible]	[illegible]	3.6412	9.925	[illegible]

Fourth Year

·03757	1633	[illegible]	[illegible]
4519	1532	5047	000
4996	1246	5363	000
5332	0773	5458	[illegible]
[illegible]	296	5394	[illegible]
5394	−013	[illegible]	000
5297	−039	5288	[illegible]
5288	−031	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	263	[illegible]	[illegible]
[illegible]	458	[illegible]	[illegible]
[illegible]	541	[illegible]	[illegible]
[illegible]	492	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	396	[illegible]	[illegible]
[illegible]	399	[illegible]	[illegible]
[illegible]	458	[illegible]	[illegible]
[illegible]	554	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]

[illegible] of 5 Year Temporary Assurance Policy 1000

Age	[illegible]	Fourth Year Monthly [illegible]	Fourth Year [illegible]	Fifth Year Monthly Difference	Fifth Year [illegible]
[illegible]	[illegible]	+08842	0716	+07216	0.000
[illegible]	[illegible]	9170	[illegible]	9722	[illegible]
[illegible]	[illegible]	9666	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	1.0250	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	1533	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	16.028	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	17.82	[illegible]	[illegible]	[illegible]	[illegible]
50	18.870	[illegible]	[illegible]	[illegible]	[illegible]
51	20.085	[illegible]	[illegible]	[illegible]	[illegible]
52	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
53	22.881	2.0240	3.472	2.1961	.000
54	[illegible]	2.1736	[illegible]	[illegible]	[illegible]
55	[illegible]	2.3407	[illegible]	[illegible]	[illegible]
56	28.302	[illegible]	[illegible]	[illegible]	.000
57	30.529	[illegible]	[illegible]	[illegible]	[illegible]
58	32.958	2.9520	[illegible]	[illegible]	[illegible]
59	35.543	[illegible]	[illegible]	[illegible]	[illegible]
60	38.288	3.4171	[illegible]	[illegible]	[illegible]
61	[illegible]	3.6657	[illegible]	[illegible]	[illegible]
62	[illegible]	3.9269	[illegible]	[illegible]	[illegible]
63	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Transferring Assurances

L	Z	First Year Monthly Diffce	1 Vx	Second Year Monthly Diffce	2 Vx	Third Year Monthly Diffce	3 Vx
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
16	5.014	·2512	1.999	·2961	3.460	·3660	4.082
17	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
18	[illegible]	·5745	1.418	[illegible]	1.951	[illegible]	[illegible]
19	[illegible]	[illegible]	·0760	[illegible]	·0971	[illegible]	·0796
20	6.368	·5034	·327	·5352	·273	·5454	·096
21	6.451	·5362	·017	·5462	−·086	·5399	−·114
22	6.504	·5460	−·048	·5394	−·017	·5289	·140
23	6.570	·5389	·103	·5281	·336	·5262	·592
24	6.687	·5280	·351	·5257	·730	·5287	1.073
25	6.854	·5265	·536	·5288	1.044	·5450	1.358
26	7.052	·5302	·689	·5457	1.194	·5659	1.456
27	7.273	·5478	·701	·5670	1.170	·5869	1.400
28	7.495	·5692	·665	·5882	1.102	·6105	1.270
29	7.715	·5877	·663	·6117	1.008	·6262	1.208
30	7.941	·6134	·580	·6272	0.995	·6411	1.244
31	8.173	·6287	·628	·6416	1.102	·6547	1.419
32	8.421	·6433	·701	·6553	1.258	·6712	1.625
33	8.686	·6572	·799	·6720	1.421	·6919	1.804
34	8.962	·6741	·869	·6932	1.512	·7183	[illegible]
[illegible]	[illegible]	·6958	·886	·7200	1.482	·7470	1.754
[illegible]	[illegible]	·7227	·836	·7487	1.360	·7730	1.593
7	[illegible]	·7513	·770	·7744	1.263	·7975	1.479
[illegible]	[illegible]	·7767	·748	·7985	1.234	·8152	1.520
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible] of [illegible] Term Temporary Assurance [illegible]

Age x	[illegible]	First Year Monthly Diff[illegible]	First Year Var	Second Year Monthly Diff[illegible]	Second Year Var	[illegible] Monthly [illegible]	[illegible] Var
40	10.756	+08177	0944	+08284	1.759	+08455	2.369
41	11.197	·8308	1.227	·8458	2.274	·8740	2.983
42	11.717	8492	1.526	8750	2.743	9053	3.596
43	12.314	·8794	1.761	9072	3.188	·9537	4.057
44	12.982	9125	2.012	9553	3.498	1.0120	4.316
45	13.657	·9627	2.105	1.0153	3.577	1.0722	4.366
46	14.385	1.0222	2.119	1.0758	3.594	1.1306	4.411
47	15.148	1.0826	2.157	1.1340	3.696	1.1919	4.541
48	15.955	1.1408	2.265	1.1951	3.879	1.2483	4.853
49	16.831	1.2022	2.405	1.2515	4.218	1.3057	5.417
50	17.787	1.2589	2.680	1.3057	4.797	1.3687	6.159
51	18.849	1.3142	3.078	1.3722	5.460	1.4481	6.931
52	20.036	1.3822	3.449	1.4526	6.054	1.5341	7.681
53	21.360	1.4640	3.792	1.5392	6.682	1.6328	8.448
54	22.826	1.5520	4.202	1.6385	7.365	1.7404	9.305
55	24.451	1.6531	4.574	1.7469	8.102	1.8565	10.274
56	26.243	1.7632	5.085	1.8637	8.963	1.9790	11.457
57	28.220	1.8821	5.635	1.9872	10.009	2.1222	12.763
58	30.382	[illegible]	[illegible]	2.1320	11.082	2.2829	14.069
59	32.735	2.1564	6.858	2.2948	12.055	2.4612	15.256
60	[illegible]	[illegible]	7.386	2.4754	12.940	2.6586	16.295
61	[illegible]	[illegible]	7.864	2.6750	13.708	2.8770	17.127
62	[illegible]	2.7097	[illegible]	2.8957	14.268	3.1012	17.619
63	[illegible]	2.9332	8.575	3.1211	14.897	3.3315	18.693
64	[illegible]	3.1607	9.080	3.3515	15.871	3.5671	20.075
	50.574	3.3939	9.847	3.5877	17.381	3.8101	[illegible]

[illegible] Astronomy Examination [illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]		[illegible]		[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
15	·4428	3.782	·4929	2.881	[illegible]	[illegible]
17	·4934	2.750	·5283	1.932	[illegible]	[illegible]
18	·5301	1.501	·5419	0.934	·5577	[illegible]
19	·5437	0491	·5384	·251	·5290	·124
20	·5394	—·009	·5294	·005	·5286	·030
21	·5296	—·017	·5283	·094	·5324	·156
22	·5274	·315	·5312	·446	·5441	·357
23	·5297	·805	·5472	·808	·5697	·543
24	·5456	1.214	·5674	1.093	[illegible]	·703
25	·5660	1.420	·5877	1.222	·6138	·722
26	·5867	1.469	·6108	1.192	·6284	·703
27	·6101	1.352	·6267	1.104	·6436	·655
28	·6261	1.252	·6414	1.044	·6579	·643
29	·6411	1.229	·6562	1.069	·6752	·681
30	·6550	·325	·6731	1.189	·6963	·775
31	·6716	·533	·6937	1.381	·7222	·883
32	·6922	1.740	·7197	1.524	·7506	·988
33	·7182	1.871	·7477	1.584	·7757	·961
34	·7466	1.856	·7732	1.539	·8000	·900
35	·7724	1.721	·7979	1.382	·8182	·799
36	·7972	1.535	·8163	1.268	·8319	·762
37	·8152	1.482	·8346	1.302	·8522	·862
38	·8290	1.640	·8492	1.517	·8663	·991
39	·8469	2.046	·8758	1.885	·9158	1.271

[illegible] of the Temporary Assumed [illegible]

[illegible] Star

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
40	+0.8756	2.618		+0.9105	2.448	+0.9648	1.6[illegible]
41	.9067	3.300		.9587	2.994	1.0231	1.915
42	.9547	3.857		1.0163	3.378	1.0829	2.101
43	1.0124	4.222		1.0757	3.627	1.1408	2.251
44	1.0720	4.414		1.1337	3.772	1.2027	2.302
45	1.1303	4.459		1.1956	3.768	1.2607	2.295
46	1.1922	4.490		1.2533	3.835	1.3174	2.410
47	1.2492	4.699		1.3090	4.139	1.3842	2.652
48	1.3040	5.160		1.3716	4.596	1.4655	2.929
49	1.3706	5.801		1.4572	5.146	1.5567	3.297
50	1.4301	6.545		1.5457	5.807	1.6578	3.679
51	1.5357	7.350		1.6432	6.481	1.7684	4.108
52	1.6346	8.102		1.7522	7.111	1.8884	4.482
53	1.7427	8.897		1.8700	7.817	2.0154	4.990
54	1.8590	9.822		1.9945	8.714	2.1638	5.579
55	1.9818	10.942		2.1398	9.714	2.3297	6.208
56	2.1255	12.194		2.3022	10.809	2.5125	6.902
57	2.2860	13.551		2.4812	11.997	2.7134	7.656
58	2.4634	14.890		2.6787	[illegible]	2.9321	[illegible]
59	2.6600	16.072		2.8973	14.039	3.1624	8.82[illegible]
60	[illegible]	17.021		[illegible]	14.620	3.3977	[illegible]
61	3.1008	17.860		3.3536	15.560	3.6421	9.79[illegible]
62	3.3322	18.599		3.5952	16.224	3.9044	10.[illegible]
63	3.5703	19.623		3.8481	17.221	4.1582	11.096
64	3.8174	21.275		4.0952	19.141	4.4705	12.503
65	4.0561	24.135		4.3931	21.993	4.8352	14.5[illegible]

Table of 7 Year Temporary Assurance, Policy

Age x	Monthly Rate	q_x	Age x	Monthly Rate	q_x
	Annual Rate			Semi-Ann. Rate	
15	.005363	0.000	40	.01038	0.000
16	.5467	.000	41	.01427	.000
17	.5594	.000	42	.01515	.000
18	.5295	.000	43	.12137	.000
19	.5287	.000	44	.12720	.000
20	.5331	.000	45	.13292	.000
21	.5506	.000	46	.13995	.000
22	.5719	.000	47	.14832	.000
23	.5927	.000	48	.15757	.000
24	.6158	.000	49	.16773	.000
25	.6313	.000	50	.17905	.000
26	.6463	.000	51	.19131	.000
27	.6607	.000	52	.20435	.000
28	.6781	.000	53	.21961	.000
29	.6997	.000	54	.23667	.000
30	.7263	.000	55	.25549	.000
31	.7547	.000	56	.27621	.000
32	.7799	.000	57	.29897	.000
33	.8040	.000	58	.32224	.000
34	.8218	.000	59	.34633	.000
35	.8362	.000	60	.37136	.000
36	.8559	.000	61	.39784	.000
37	.8873	.000	62	.42650	.000
38	.9216	.000	63	.45726	.000
39	.9722	.000	64	.49392	.000
			65	.54267	.000

		First Year				
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

30	[illegible]	1.9140	[illegible]	1.8216	3.669			
31	[illegible]	.8970	2.000		[illegible]		[illegible]	0.669
32	[illegible]	.9652	2.626	.8667	[illegible]		[illegible]	1.657
33	[illegible]	[illegible]	2.695	[illegible]	[illegible]		[illegible]	[illegible]
34	[illegible]	.9091	2.990	.9471				
35	[illegible]	.9579	3.182	[illegible]	.775		[illegible]	[illegible]
36	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]
37	[illegible]	[illegible]	3.416					
38	[illegible]	[illegible]	[illegible]	13	[illegible]			[illegible]
39	[illegible]	[illegible]	[illegible]	12362	[illegible]		[illegible]	[illegible]
40	[illegible]	[illegible]	[illegible]	1.2827	[illegible]		1.3217	1.200
41	[illegible]	[illegible]	2.909	[illegible]	[illegible]		1.4179	[illegible]
42	[illegible]	1.6721	2.579	1.6010	[illegible]		2.700	[illegible]
43	[illegible]	[illegible]	[illegible]	1.5145	[illegible]		1.5340	[illegible]
44	[illegible]	[illegible]	[illegible]	1.6112	[illegible]		1.6971	[illegible]
45	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]
46	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]
47	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]
48	[illegible]	1.9594	9.605	[illegible]	[illegible]		[illegible]	[illegible]
49	[illegible]	2.1563	[illegible]	2.2519	[illegible]		2.3922	[illegible]
50	[illegible]	2.3010	1.020	2.4289	[illegible]		[illegible]	[illegible]
51	[illegible]	2.4628	1.728	2.6239	[illegible]		2.7004	[illegible]
52	[illegible]	2.6327	[illegible]	2.8377	[illegible]		[illegible]	[illegible]
53	[illegible]	[illegible]	[illegible]	3.0535	[illegible]		3.0916	[illegible]
54	[illegible]	[illegible]	[illegible]	3.2719	27143		3.4573	[illegible]
55	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		3.6575	[illegible]

Table of Wind Temperature Pressure

	Fourth Year					
	Monthly Difference					
		5.334	4847	4879		1.887
		2.076	5389	1.6		
		0.41	5260	0823		
	5172		5265	709		
	5.11	1.11	5243	1.155		
	5.5	1.71	5262	1.674		
			54.2	2.204	5412	
	5.11		51.1	2.129	5819	
			6042	2.776	6202	
			7109	3.577		
1.022			7342	3.554		
			7890	3.419		
			8062	3.551		
10.209						
10.622			8345	4.896		

[illegible] of 10 Year Compound Interest [illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
60	[illegible]	[illegible]	[illegible]	[illegible]	6.835	[illegible]
61	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
62	[illegible]	[illegible]	[illegible]	9.110	8.433	[illegible]
63	[illegible]	[illegible]	[illegible]	1.0514	8.882	[illegible]
64	[illegible]	[illegible]	[illegible]	1.0926	9.298	[illegible]
65	[illegible]	1.1086	[illegible]	1.1352	[illegible]	[illegible]
66	[illegible]	1.1680	[illegible]	1.2219	10.289	[illegible]
67	[illegible]	[illegible]	[illegible]	1.2741	11.243	[illegible]
68	[illegible]	[illegible]	0.252	[illegible]	12.617	[illegible]
69	[illegible]	1.2[illegible]	[illegible]	1.4132	13.284	[illegible]
70	[illegible]	[illegible]	[illegible]	.941	[illegible]	[illegible]
71	[illegible]	[illegible]	[illegible]	1.5[illegible]	17.118	[illegible]
72	[illegible]	1.5[illegible]	[illegible]	1.6[illegible]	18.925	[illegible]
73	[illegible]	[illegible]	[illegible]	1.7[illegible]	20.9[illegible]	[illegible]
74	[illegible]	[illegible]	[illegible]	1.9[illegible]	[illegible]	[illegible]
75	[illegible]	1.913	[illegible]	[illegible]	[illegible]	[illegible]
76	[illegible]	[illegible]	[illegible]	2.1997	[illegible]	[illegible]
77	[illegible]	2.2017	[illegible]	2.3079	[illegible]	[illegible]
78	[illegible]	[illegible]	[illegible]	2.5546	[illegible]	[illegible]
79	[illegible]	2.5[illegible]	[illegible]	2.7623	[illegible]	[illegible]
80	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
81	[illegible]	2.980	[illegible]	[illegible]	[illegible]	[illegible]
82	[illegible]	3.195	[illegible]	[illegible]	[illegible]	[illegible]
83	[illegible]	[illegible]	[illegible]	3.627	[illegible]	[illegible]
84	[illegible]	[illegible]	[illegible]	3.836	52.153	[illegible]
85	[illegible]	3.836	[illegible]	[illegible]	[illegible]	[illegible]

Results of 10 Year Temperature Observations 1900

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Values of 10 Year Temporary Assurance Reg

Age x	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	3.065
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	1.1951	3.260
[illegible]	[illegible]	[illegible]	[illegible]	1.1054	6.381	[illegible]
[illegible]	[illegible]	1.0760	7.847	[illegible]	6.139	1.3117	3.597
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	1.3300	3.910
45	[illegible]	[illegible]	[illegible]	[illegible]	7.201	1.4413	4.207
46	[illegible]	[illegible]	9.144	[illegible]	[illegible]	1.5496	4.665
47	[illegible]	1.6292	10.646	[illegible]	[illegible]	1.6502	5.158
48	[illegible]	1.5127	11.513	1.6370	9.561	[illegible]	[illegible]
49	[illegible]	1.6465	13.062	[illegible]	[illegible]	[illegible]	[illegible]
50	[illegible]	[illegible]	[illegible]	[illegible]	14.656	[illegible]	[illegible]
51	[illegible]	[illegible]	[illegible]	[illegible]	13.811	[illegible]	[illegible]
52	[illegible]	1.9029	[illegible]	2.1122	16.695	[illegible]	[illegible]
53	[illegible]	[illegible]	[illegible]	2.2708	16.495	[illegible]	[illegible]
54	[illegible]	2.2835	22.014	[illegible]	[illegible]	[illegible]	[illegible]
55	[illegible]	2.4061	[illegible]	[illegible]	19.591	[illegible]	[illegible]
56	[illegible]	2.5946	16.374	[illegible]	21.052	3.1370	[illegible]
57	[illegible]	2.8034	[illegible]	[illegible]	22.665	[illegible]	[illegible]
58	[illegible]	3.0172	[illegible]	3.2934	24.097	3.6095	[illegible]
59	[illegible]	3.2392	[illegible]	[illegible]	25.601	3.8650	[illegible]
60	[illegible]	3.4677	33.678	3.7738	[illegible]	[illegible]	[illegible]
61	[illegible]	3.7043	35.216	4.0134	29.578	[illegible]	[illegible]
62	[illegible]	3.9307	[illegible]	4.3017	[illegible]	[illegible]	[illegible]
63	[illegible]	4.2015	[illegible]	4.6346	38.007	[illegible]	[illegible]
64	[illegible]	4.5117	52.387	5.0302	40.972	5.7165	[illegible]
65	[illegible]	4.8835	[illegible]	5.4933	50.469	6.2903	[illegible]

Use of 10 Year Temp

Tenth Year

1	Deferred Note		
15	5295	000	
16	5287	000	
17	5331	000	
18	5366	000	
19	5719	000	
[illegible]	[illegible]		
[illegible]	[illegible]		
[illegible]	[illegible]		
[illegible]	[illegible]		
[illegible]	[illegible]		
[illegible]	[illegible]		
25	5997	000	
27	7268	000	
28	7747	000	
29	7799	000	
30	8040	000	
31	8218	000	
32	8362	000	
[illegible]	[illegible]		
[illegible]	[illegible]		
[illegible]	[illegible]		
[illegible]	[illegible]		
[illegible]	[illegible]		
[illegible]	[illegible]

Amount of
Paid-up all life Policy
equivalent to
An Ordinary all life Policy 1000
entered at age x and surrendered
after the duration named.

Paid up Policies per Surrender

Duration in Years.

	1	2	3	4	5	6
[illegible]	27.178	52.843	78.238	104.152	[illegible]	[illegible]
[illegible]	26.380	52.485	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	26.812	54.172	82.188	110.352	[illegible]	[illegible]
[illegible]	28.115	56.902	85.842	114.664	142.800	[illegible]
[illegible]	29.620	59.398	[illegible]	[illegible]	[illegible]	[illegible]
15	30.687	61.248	91.082	120.072	[illegible]	[illegible]
[illegible]	[illegible]	62.306	92.215	121.336	[illegible]	[illegible]
[illegible]	31.780	62.663	[illegible]	[illegible]	[illegible]	[illegible]
20	31.896	62.952	93.138	122.818	[illegible]	180.842
[illegible]	32.078	63.260	[illegible]	124.100	[illegible]	183.094
[illegible]	32.215	63.888	95.070	125.810	156.020	185.596
[illegible]	32.728	64.948	96.710	127.926	[illegible]	[illegible]
[illegible]	[illegible]	66.148	98.420	130.014	[illegible]	[illegible]
[illegible]	[illegible]	67.354	100.036	131.884	162.910	[illegible]
[illegible]	[illegible]	68.390	101.358	133.476	164.908	[illegible]
[illegible]	[illegible]	[illegible]	102.458	135.016	166.954	[illegible]
[illegible]	[illegible]	69.863	103.604	136.702	169.386	[illegible]
[illegible]	[illegible]	70.725	[illegible]	[illegible]	172.490	[illegible]
[illegible]	[illegible]	[illegible]	106.998	141.818	176.172	[illegible]
[illegible]	[illegible]	[illegible]	109.516	145.162	180.032	[illegible]
[illegible]	[illegible]	75.376	112.388	148.596	183.980	[illegible]
[illegible]	[illegible]	77.66[illegible]	115.092	151.868	[illegible]	[illegible]
[illegible]	[illegible]	79.[illegible]8[illegible]	117.456	154.472	190.132	[illegible]
[illegible]	[illegible]	80.656	119.214	156.362	192.214	22[illegible]
[illegible]	[illegible]	81.756	120.486	157.862	[illegible]	[illegible]

Paid-up Policies for Surrender

Duration in Years

Age	1	2	3	4	5	6
45	41.942	82.348	[illegible]	159.134	195.765	231.448
46	42.175	82.880	122.322	160.558	197.803	234.193
47	42.498	83.676	123.594	162.480	200.473	237.408
48	43.006	84.696	125.308	164.988	203.562	240.902
49	43.564	86.000	127.462	167.770	206.788	244.546
50	44.370	87.720	129.864	170.660	210.137	248.227
51	45.364	89.464	132.154	173.464	213.322	251.750
52	46.196	90.914	134.188	175.940	216.193	254.993
53	[illegible]	92.252	136.028	178.230	218.910	[illegible]
54	[illegible]	93.528	137.808	180.488	[illegible]	261.188
55	[illegible]	94.716	139.530	182.762	224.262	264.008
56	48.848	95.932	141.354	184.958	226.718	[illegible]
57	49.503	97.258	143.100	187.005	228.978	269.035
58	50.242	[illegible]	144.664	188.822	230.965	271.122
59	[illegible]	99.416	145.912	190.284	232.564	273.028
60	51.236	100.218	[illegible]	191.508	234.137	[illegible]
61	51.628	100.898	147.846	192.778	[illegible]	[illegible]
62	51.953	101.456	148.834	194.347	238.233	[illegible]
63	52.218	[illegible]	150.198	196.488	241.240	[illegible]
[illegible]	52.728	[illegible]	152.220	199.438	245.418	[illegible]
65	[illegible]	[illegible]	154.877	[illegible]	250.197	[illegible]

Paid-up Policies for Surrenders

Duration in Years.

Age of Entry	7	8	9	10	11	12
20	183.930	209.866	235.068	259.606	283.457	306.908
21	187.790	213.697	238.920	263.438	287.543	311.277
22	192.392	218.298	243.480	268.240	292.615	316.644
23	196.762	222.638	248.080	273.127	297.817	322.083
24	200.152	226.328	252.100	277.505	302.473	326.917
25	202.712	229.270	255.452	281.182	306.372	330.917
26	204.870	231.880	258.425	284.412	309.735	334.405
27	206.874	234.283	261.117	287.263	312.737	337.667
28	209.150	236.864	263.870	290.178	315.928	341.186
29	211.722	239.616	266.792	293.390	319.480	345.245
30	214.415	242.492	269.972	296.927	323.545	349.921
31	217.277	245.670	273.523	301.028	328.282	355.170
32	220.148	248.943	277.378	305.555	333.353	360.547
33	223.062	252.478	281.625	310.382	338.512	366.003
34	226.192	256.365	286.132	315.262	343.710	371.236
35	229.746	260.578	290.740	320.217	348.729	376.196
36	233.726	264.983	295.531	325.077	353.543	381.016
37	238.020	269.687	300.317	329.827	358.307	386.964
38	242.618	274.383	304.987	334.523	363.143	392.[illegible]
39	247.072	278.827	[illegible]	339.171	367.960	396.003
40	[illegible]	283.000	313.836	343.728	372.846	402.196
41	[illegible]	286.835	317.903	348.157	377.737	406.483
42	[illegible]	290.228	321.720	352.489	382.401	[illegible]
43	[illegible]	293.437	325.489	356.649	386.[illegible]	[illegible]
44	[illegible]	296.805	329.29[illegible]	360.735	39[illegible]	[illegible]

Paid-up Policies for Surrenders

Duration in Years

Age at entry	7	8	9	10	11	12
45	266.313	300.207	333.015	364.764	395.397	424.931
46	269.572	303.817	336.955	368.930	399.756	429.469
47	273.162	307.760	341.142	373.326	404.347	434.274
48	277.035	311.900	345.511	377.910	409.166	439.169
49	280.977	316.100	349.954	382.614	413.966	443.993
50	284.948	320.346	354.493	387.273	418.667	448.650
51	288.790	324.522	358.824	391.676	423.083	453.055
52	292.424	328.357	362.769	395.667	427.064	456.981
53	295.827	331.905	366.397	399.314	430.680	460.697
54	[illegible]	335.230	369.767	402.676	434.171	464.426
55	[illegible]	338.268	372.821	405.891	437.659	468.[illegible]
56	[illegible]	341.044	375.790	409.167	441.351	472.[illegible]
57	307.203	343.733	378.823	412.661	445.373	477.[illegible]
58	309.553	346.473	382.071	416.488	450.003	482.[illegible]
59	311.901	349.383	385.620	420.908	454.915	487.[illegible]
60	314.577	352.751	389.927	425.754	460.005	492.323
61	[illegible]	356.[illegible]	394.743	430.843	464.906	496.[illegible]
62	321.977	361.794	399.860	435.776	469.223	499.941
63	326.820	366.971	404.857	440.136	472.539	502.2[illegible]
64	332.096	372.069	409.291	443.479	474.840	504.697
65	337.117	376.411	412.501	445.608	477.128	506.929

Paid-up Policies for Surrenders

Duration in Years

Age	13	14	15	16	17	18
20	329.995	352.754	375.123	397.020	418.357	439.146
21	334.672	357.664	380.174	402.107	423.476	444.390
22	340.260	363.379	385.907	407.855	429.335	450.406
23	345.840	368.989	391.541	413.614	435.265	456.646
24	350.735	373.940	396.650	418.927	440.928	462.728
25	354.830	378.234	401.191	423.863	446.328	468.490
26	358.550	382.234	405.623	428.799	451.664	474.031
27	361.923	386.273	410.204	433.813	456.909	479.479
28	[illegible] 129	390.844	415.229	439.083	462.394	484.942
29	[illegible] 775	395.963	420.601	444.681	467.973	490.411
30	[illegible] 443	401.400	426.277	450.340	473.523	495.896
31	[illegible] 474	407.180	432.044	455.998	479.116	501.518
32	[illegible] 21	412.827	437.591	461.493	484.651	507.102
33	[illegible] 594	418.211	442.936	466.894	490.118	512.741
34	397.754	423.348	448.148	472.189	495.607	518.488
35	402.706	428.394	453.295	477.552	501.252	524.292
36	407.636	433.441	458.579	483.140	507.017	530.130
37	412.657	438.717	464.179	488.931	512.892	536.079
38	[illegible] 17.913	444.319	469.989	494.838	518.883	542.085
39	423.403	450.039	475.823	500.774	524.849	548.059
40	[illegible] 28.954	455.726	481.634	506.632	530.732	553.962
41	434.310	[illegible]	487.218	512.266	536.410	559.702
42	[illegible] 7.377	466.413	492.477	517.600	541.837	565.103
43	[illegible] 4.163	471.314	497.486	522.732	546.969	570.181
44	[illegible] 8831	476.115	502.436	527.703	551.902	575.036

Paid-up Policies for Surrenders.

Duration in Years

Age at entry	13	14	15	16	17	18
45	453.399	480.860	507.223	532.471	556.609	579.644
46	458.134	485.651	512.004	537.198	561.242	584.153
47	463.003	490.517	516.820	541.922	565.842	588.734
48	467.904	495.374	521.591	546.572	570.480	593.447
49	472.698	500.092	526.196	551.178	575.177	598.318
50	477.323	504.614	530.736	555.827	580.023	603.414
51	481.614	508.948	535.204	560.523	585.000	608.836
52	485.613	513.118	539.640	565.280	590.248	614.311
53	489.536	517.342	544.224	570.402	595.631	619.749
54	493.601	521.805	549.270	575.740	601.045	624.922
55	497.905	526.743	554.536	581.105	606.175	629.521
56	502.764	531.966	559.881	586.221	610.750	633.277
57	7.929	537.278	564.971	590.759	614.444	636.171
58	513.179	542.314	569.446	594.364	617.222	638.984
59	518.103	546.669	572.905	596.973	619.887	641.552
60	522.417	550.057	575.412	599.551	622.375	644.089
61	525.758	552.482	577.925	601.982	624.869	646.865
62	528.121	554.949	580.315	604.447	627.641	649.653
63	530.560	557.316	582.772	607.235	630.453	[illegible]
64	32.927	559.785	585.597	610.094	632.830	653.340
65	535.281	562.530	588.391	612.393	634.044	653.723

Paid-up Policies for Surrenders.

Duration in Years.

x Age at Entry	19	20	21	22	23	24
20	459.491	479.448	499.157	518.686	537.952	556.800
21	464.905	485.164	505.239	525.043	544.418	563.351
22	471.214	491.832	512.174	532.073	551.520	570.330
23	477.833	498.734	519.182	539.164	558.493	577.113
24	484.234	505.272	525.833	545.721	564.880	583.372
25	490.171	511.360	531.854	551.599	570.654	589.119
26	495.890	517.033	537.403	557.062	576.111	594.577
27	501.311	522.343	542.642	562.312	581.379	599.953
28	506.665	527.630	547.945	567.639	586.822	605.565
29	512.068	533.051	553.393	573.209	592.570	611.392
30	517.576	538.592	559.064	579.067	598.513	617.335
31	523.233	544.387	565.055	585.148	604.598	623.419
32	528.972	550.339	571.112	591.220	610.678	629.453
33	534.844	556.333	577.134	597.263	616.684	635.408
34	540.732	562.264	583.101	603.205	622.588	641.271
35	546.596	568.178	589.002	609.078	628.430	647.098
36	552.496	574.076	594.882	614.936	634.283	[illegible]
37	558.451	[illegible]	600.810	[illegible]	640.119	[illegible]
38	564.453	586.014	606.813	626.780	645.903	[illegible]
39	[illegible]	592.014	612.732	632.574	[illegible]	[illegible]
40	576.372	597.885	618.487	638.184	656.981	[illegible]
41	[illegible]	603.475	623.946	643.483	662.099	[illegible]
42	587.386	608.600	629.018	648.389	666.929	[illegible]
43	592.371	613.548	633.728	653.040	671.592	[illegible]
44	597.114	618.152	[illegible]	[illegible]	676.277	[illegible]

Pension [illegible] Annuities

Duration in Years

x Age at Entry	19	[illegible]	21	22	23	24
45	601.594	622.601	642.781	662.239	[illegible]	[illegible]
46	606.079	627.143	647.453	667.088	686.209	704.637
47	610.725	631.829	652.429	672.392	691.631	710.024
48	615.593	637.003	657.852	677.945	697.154	715.279
49	620.690	640.476	663.472	683.544	[illegible]	720.120
50	[illegible]	[illegible]	669.130	688.932	707.372	724.308
51	631.808	653.768	674.489	693.785	[illegible]	727.764
52	637.316	[illegible]	679.234	697.798	[illegible]	[illegible]
53	642.50[illegible]	663.698	683.161	701.016	718.014	734.086
54	647.156	667.576	686.309	[illegible]	[illegible]	737.049
55	650.962	670.631	689.356	707.061	[illegible]	740.095
56	653.943	673.618	692.219	709.918	[illegible]	743.069
57	656.855	676.413	695.020	712.903	[illegible]	745.626
58	659.561	679.137	[illegible]	715.806	[illegible]	[illegible]
59	662.163	[illegible]	[illegible]	718.221	[illegible]	[illegible]
60	664.958	684.764	703.146	719.728	[illegible]	748.156
61	667.740	[illegible]	704.592	720.478	[illegible]	747.501
62	670.082	688.511	705.261	720.106	[illegible]	747.178
63	671.441	689.110	704.767	[illegible]	[illegible]	[illegible]
64	671.982	688.502	703.699	718.631	[illegible]	[illegible]
65	671.164	687.206	702.969	719.406	736.489	[illegible]

[illegible] Solution for [illegible]

[illegible] per [illegible]

[illegible]	25	26	27	28	29	30
10	575.219	593.035	[illegible]	626.765	642.816	658.376
11	581.665	599.309	616.337	632.837	648.832	664.[illegible]
12	588.452	605.941	622.888	639.317	655.320	[illegible]
13	595.085	612.499	629.380	645.824	661.891	[illegible]
14	601.289	618.658	635.578	652.110	[illegible]	[illegible]
15	607.018	624.455	[illegible]	658.053	[illegible]	[illegible]
16	612.565	630.141	[illegible]	663.766	[illegible]	[illegible]
17	[illegible]	[illegible]	652.821	669.347	[illegible]	[illegible]
18	623.787	641.425	658.493	674.962	[illegible]	[illegible]
19	629.611	[illegible]	664.253	680.654	[illegible]	[illegible]
20	635.551	653.126	670.070	686.402	[illegible]	[illegible]
21	641.579	[illegible]	675.964	[illegible]	[illegible]	[illegible]
22	647.553	[illegible]	681.831	697.988	[illegible]	[illegible]
23	653.456	670.867	687.581	703.589	[illegible]	[illegible]
24	[illegible]	676.595	693.166	709.007	724.124	[illegible]
25	665.019	[illegible]	698.591	714.249	729.171	[illegible]
26	670.641	[illegible]	703.872	719.335	734.134	[illegible]
27	676.186	[illegible]	709.039	724.381	739.1[illegible]	[illegible]
28	681.630	698.254	714.165	[illegible]	744.186	[illegible]
29	686.896	703.406	719.265	734.557	[illegible]	[illegible]
30	[illegible]	[illegible]	724.381	[illegible]	754.680	[illegible]
31	697.031	[illegible]	729.489	745.026	760.000	[illegible]
32	701.411	718.5[illegible]	[illegible]	750.262	765.158	[illegible]
33		[illegible]	739.849	755.365	770.006	[illegible]
34		728.786	[illegible]	760.226	774.439	[illegible]

Paid-up Policies for Surrender.

Age at	25	26	27	28	29	30
45	717.025	733.903	749.828	764.658	778.278	790.773
46	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
47	727.379	743.539	758.382	771.997	784.960	797 [illegible]
48	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
49	736.318	751.177	765.323	778.699	791.424	803.654
50	739.844	754.634	768.619	781.924	794.711	806.846
51	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
52	746.371	760.955	774.971	788.274	800.620	811.757
53	[illegible]	764.072	778.019	790.963	802.640	813.253
54	[illegible]	767.099	780.681	792.931	804.067	813.935
55	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
56	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
57	[illegible]	772.750	784.195	794.724	805.069	815.655
58	[illegible]	772.956	784.033	794.916	806.265	818.060
59	[illegible]	772.608	784.068	796.016	808.435	822.853
60	[illegible]	772.515	785.103	798.187	813.375	830.24[illegible]
61	[illegible]	773.498	787.288	803.297	821.080	83[illegible]
62	[illegible]	775.708	792.589	811.340	830.230	[illegible]
63	[illegible]	781.223	801.001	820.927	840.941	[illegible]
64	[illegible]	790.038	811.061	832.178	854.483	[illegible]
65	778.351	800.545	822.837	846.388	862.2[illegible]3	[illegible]

[illegible] for Seconds

[illegible] in Grains

[illegible]	31	32	33	34	35	36
[illegible]	[illegible]	[illegible]	702.741	[illegible]	730.164	[illegible]
[illegible]	679.636	[illegible]	708.762	722.625	736.001	[illegible]
[illegible]	686.156	700.871	715.109	728.848	742.093	[illegible]
[illegible]	692.629	707.261	[illegible]	734.988	748.106	[illegible]
[illegible]	698.792	713.317	[illegible]	740.819	[illegible]	[illegible]
[illegible]	704.567	718.998	732.909	746.328	[illegible]	[illegible]
[illegible]	710.102	724.453	[illegible]	751.587	764.314	[illegible]
[illegible]	715.483	[illegible]	[illegible]	756.642	769.206	[illegible]
[illegible]	720.908	735.081	[illegible]	761.631	774.014	[illegible]
[illegible]	726.352	740.373	753.777	766.569	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	758.832	771.425	783.478	[illegible]
[illegible]	737.149	750.805	[illegible]	[illegible]	788.233	[illegible]
[illegible]	742.373	755.826	768.701	781.068	792.994	[illegible]
[illegible]	747.412	760.730	773.524	785.861	797.788	[illegible]
[illegible]	752.316	[illegible]	778.331	790.677	802.700	[illegible]
[illegible]	757.168	770.396	783.184	795.637	807.639	[illegible]
[illegible]	762.058	[illegible]	788.216	800.653	812.543	[illegible]
[illegible]	767.067	780.446	793.340	805.666	[illegible]	[illegible]
[illegible]	772.308	785.680	798.463	810.524	821.756	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	815.047	825.751	[illegible]
[illegible]	783.860	795.855	807.956	819.071	829.216	[illegible]
[illegible]	789.822	800.400	811.951	822.548	832.637	[illegible]
[illegible]	[illegible]	804.321	815.548	825.846	835.772	[illegible]
[illegible]	[illegible]	807.648	818.504	828.924	838.761	[illegible]
[illegible]	[illegible]	810.869	821.644	[illegible]	841.761	[illegible]

Table of Policies for Surrenders.

Duration of Years

Age at Entry	31	32	33	34	35	36
[illegible]	802.668	813.915	[illegible].616	834.899	844.659	853.717
[illegible]	805.769	816.938	[illegible].672	837.859	847.313	855.842
47	808.877	820.083	[illegible].719	840.590	849.494	857.588
48	812.098	823.206	833.515	842.815	851.267	858.758
49	815.261	826.033	835.751	844.584	[illegible]	[illegible]
50	818.110	828.270	837.505	845.689	853.217	860.614
51	820.296	829.960	838.524	846.402	854.142	862.213
52	821.880	830.851	839.103	847.211	855.666	864.453
53	[illegible]	831.310	839.811	848.675	857.888	868.584
54	823.012	[illegible]	841.231	850.898	862.119	874.584
55	[illegible]	833.297	843.446	855.228	868.316	881.502
56	[illegible]	[illegible]	847.893	861.644	875.498	889.413
57	[illegible]	840.081	854.539	869.104	883.733	899.190
58	[illegible]	846.963	862.287	877.678	[illegible]	[illegible]
59	838.867	855.502	871.207	888.329	[illegible]	[illegible]
60	847.244	864.317	882.354	899.835	916.216	930.791
61	856.990	[illegible]	894.426	911.692	927.054	938.451
62	869.251	888.678	906.885	923.083	935.101	
63	882.578	901.782	918.868	921.544		
64	[illegible]	914.398	927.773			
65	909.632	[illegible]				

Table of Policies for Surrenders.

Duration in Years

Age	37	38	39	40	41	42
	755.722	767.814	779.480	790.678	[illegible]	[illegible]
[illegible]	761.327	773.318	784.830	795.854	806.394	[illegible]
[illegible]	767.176	779.000	790.323	801.148	811.479	[illegible]
[illegible]	772.911	784.546	795.670	806.285	816.400	[illegible]
[illegible]	778.314	784.759	800.681	811.089	[illegible]	[illegible]
[illegible]	783.342	794.597	805.323	815.588	[illegible]	[illegible]
[illegible]	788.095	799.160	809.750	819.922	829.732	[illegible]
[illegible]	792.[illegible]	803.556	814.060	824.189	[illegible]	[illegible]
[illegible]	797.108	807.957	818.418	828.531	[illegible]	[illegible]
[illegible]	801.630	812.435	[illegible]	833.055	[illegible]	[illegible]
[illegible]	[illegible]	817.012	827.522	837.651	847.334	[illegible]
[illegible]	[illegible]	821.780	832.247	[illegible]	851.693	[illegible]
[illegible]	5.750	826.571	[illegible]	[illegible]	855.764	[illegible]
[illegible]	820.595	831.295	841.392	850.794	[illegible]	[illegible]
[illegible]	825.363	835.815	845.547	854.486	862.686	[illegible]
[illegible]	829.938	840.019	849.278	857.771	[illegible]	[illegible]
[illegible]	[illegible]	843.804	852.606	860.986	[illegible]	[illegible]
[illegible]	838.074	[illegible]	855.886	864.100	871.914	[illegible]
[illegible]	841.535	850.544	859.063	867.167	[illegible]	[illegible]
[illegible]	[illegible]	853.758	862.167	870.249	877.919	[illegible]
[illegible]	848.151	856.883	865.274	873.239	[illegible]	[illegible]
[illegible]	[illegible]	859.973	868.251	875.433	[illegible]	[illegible]
[illegible]	[illegible]	862.905	870.899	878.111	884.665	[illegible]
[illegible]	[illegible]	865.516	873.028	879.856	[illegible]	[illegible]
[illegible]	[illegible]	867.628	874.747	881.055	886.858	[illegible]

Paid-up Policies for Surrenders
Duration in Years

Age Last Bdy.	37	38	39	40	41	42
45	861.888	869.315	875.897	881.952	887.901	894.104
46	863.594	870.464	876.784	882.994	889.468	896.197
47	864.761	871.359	877.841	884.601	891.627	899.785
48	865.649	872.420	879.479	886.817	895.335	904.797
49	866.686	874.063	881.731	890.632	900.519	910.480
50	868.327	876.343	885.650	895.988	906.403	916.863
51	870.602	880.341	891.158	902.057	913.003	924.540
52	874.655	885.986	897.403	908.869	920.984	932.725
53	880.464	892.434	904.456	917.157	929.466	941.002
54	887.142	899.756	913.082	925.997	938.100	948.868
55	[illegible].746	908.738	922.298	935.006	946.372	954.701
56	904.114	918.361	931.713	943.592	952.605	
57	914.169	928.206	940.695	949.961		
58	924.467	937.606	947.355			
59	934.306	944.570				
60	944.405					

Paid-up Policies for Surrenders.

Age	43	44	45	46	47	48
[illegible]	821.441	830.765	839.688	848.260	856.526	864.517
[illegible]	826.036	835.209	844.021	852.517	860.732	868.730
[illegible]	830.744	839.794	848.571	856.958	865.174	873.091
[illegible]	[illegible]	846.368	853.017	861.459	869.595	877.575
[illegible]	839.845	848.765	857.451	865.823	873.826	881.377
[illegible]	[illegible]	853.100	861.727	869.974	877.756	885.003
[illegible]	848.450	857.350	865.858	873.886	881.262	888.217
[illegible]	852.706	861.491	869.781	877.500	884.584	891.973
[illegible]	856.945	865.506	873.477	880.801	887.618	894.911
[illegible]	[illegible]	869.310	876.874	883.812	890.418	897.644
[illegible]	[illegible]	[illegible]	879.762	886.786	893.339	899.978
[illegible]	868.559	[illegible]	883.018	889.685	896.029	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	892.511	898.813	[illegible]
[illegible]	[illegible]	882.023	888.807	895.327	901.514	[illegible]
[illegible]	877.874	[illegible]	891.646	[illegible]	903.996	[illegible]
[illegible]	880.777	887.767	894.402	900.560	906.114	911.113
[illegible]	883.692	[illegible]	896.948	902.705	907.937	912.[illegible]
[illegible]	886.553	893.168	899.135	904.559	909.[illegible]	[illegible]
[illegible]	889.208	895.397	901.022	906.007	910.593	[illegible]
[illegible]	891.460	897.296	902.469	907.227	911.902	916.777
[illegible]	893.359	898.730	[illegible]	908.525	913.587	[illegible]
[illegible]	894.745	899.880	904.925	910.186	915.654	[illegible]
[illegible]	[illegible]	901.068	906.[illegible]	912.232	918.838	926.175
[illegible]	896.742	902.645	908.572	915.453	923.097	[illegible]
[illegible]	[illegible]	904.694	911.[illegible]	919.826	927.854	935.97[illegible]

Paid up Policies or Surrenders.

Duration in Years

Age	43	44	45	46	47	48
45	[illegible]	[illegible]	916.350	924.726	933.139	942.027
46	904.010	912.688	921.430	930.212	939.489	948.480
47	908.843	917.971	927.159	936.825	946.212	955.008
48	[illegible]	[illegible]	[illegible]	943.824	953.012	961.166
49	920.485	931.056	941.300	950.900	[illegible]	[illegible]
50	927.915	938.626	948.664	957.594	964.220	
51	935.777	946.280	955.625	962.558		
52	943.727	953.516	[illegible]			
53	951.265	958.880				
54	956.857					

Paid-up Policies for Surrenders

Duration in Years

Age at Entry	49	50	51	52	53	54
[illegible]	872.298	879.798	886.967	893.732	900.031	905.817
[illegible]	876.439	883.809	890.763	897.238	903.186	908.641
22	880.661	887.803	894.454	900.562	906.166	911.501
23	884.712	891.546	897.823	903.581	909.063	914.245
24	888.409	894.867	900.792	906.432	911.765	916.839
25	891.658	897.763	903.576	909.071	914.300	919.325
26	894.527	900.523	906.193	911.587	916.771	921.691
27	897.285	903.139	908.709	914.062	919.102	923.857
28	899.960	905.712	911.241	916.488	921.358	925.750
29	902.606	908.317	913.736	918.767	923.304	927.429
30	905.278	910.877	916.074	920.762	925.023	928.800
31	907.911	913.281	918.125	922.528	926.430	930.019
32	910.347	915.364	919.906	923.940	927.651	931.297
33	912.438	917.146	921.319	925.158	928.930	932.862
34	914.233	918.553	922.526	926.431	930.501	934.733
35	915.457	919.753	923.777	928.014	932.396	937.484
36	916.839	921.030	925.400	[illegible]	935.214	941.071
37	[illegible]	[illegible]	[illegible]	932.837	938.909	945.026
38	919.796	924.679	930.348	936.645	942.989	949.360
39	921.844	927.726	934.260	940.843	947.454	954.440
40	924.955	931.740	938.575	945.440	952.693	959.732
41	[illegible]	[illegible]	[illegible]	950.831	958.137	964.984
42	933.567	940.992	948.836	956.439	963.563	969.901
43	[illegible]	[illegible]	[illegible]	962.043	968.646	973.545
44	941.131	952.692	[illegible]	967.313	972.420	

Paid-up Policies for Surrenders.

Duration in Years.

x Age at Entry	49	50	51	52
45	950.641	958.713	965.895	971.224
46	956.906	964.402	969.965	
47	962.835	968.642		
48	967.250			

Tables for Insurance

Tables

	56	57	58	59	60
[illegible]	916.177	[illegible]	925.500	[illegible]	[illegible]
[illegible]	918.746	923.419	927.909	932.171	936.126
[illegible]	921.344	[illegible]	930.333	934.395	938.0[illegible]
[illegible]	[illegible]	928.413	[illegible]	936.353	939.776
[illegible]	926.343	930.638	934.512	[illegible]	[illegible]
[illegible]	928.521	932.513	[illegible]	[illegible]	[illegible]
[illegible]	930.377	[illegible]	937.439	[illegible]	[illegible]
[illegible]	[illegible]	935.402	[illegible]	[illegible]	[illegible]
[illegible]	933.282	936.537	[illegible]	943.070	[illegible]
[illegible]	934.446	937.749	[illegible]	944.774	[illegible]
[illegible]	935.686	939.245	942.944	947.238	[illegible]
[illegible]	[illegible]	941.045	945.482	950.410	955.37[illegible]
[illegible]	[illegible]	943.637	948.733	953.866	[illegible]
[illegible]	941.695	946.966	952.276	957.610	[illegible]
[illegible]	[illegible]	950.598	956.120	[illegible]	[illegible]
943.136	948.830	[illegible]	960.591	[illegible]	[illegible]
[illegible]	[illegible]	959.160	965.228	970.915	[illegible]
[illegible]	[illegible]	[illegible]	969.848	975.093	[illegible]
[illegible]	[illegible]	968.730	[illegible]	[illegible]	
[illegible]	967.553	973.198	977.385		
[illegible]	[illegible]	976.518			
[illegible]	[illegible]				

Paid up Policies for Surrender

Duration in Years.

Age	61	62	63	64	65	66
20	937.862	941.333	944.488	[illegible]	949.855	[illegible]
21	939.694	942.937	945.811	[illegible]	[illegible]	[illegible]
22	941.391	944.343	947.058	[illegible]	952.508	[illegible]
23	942.809	945.599	948.341	951.199	954.170	[illegible]
24	944.026	946.846	949.788	952.845	956.394	[illegible]
25	[illegible]	948.957	[illegible]	955.063	959.125	[illegible]
26	946.617	949.867	953.640	957.831	962.053	[illegible]
27	948.235	952.131	956.458	960.818	[illegible]	[illegible]
28	[illegible]	[illegible]	[illegible]	[illegible]	968.833	973.464
29	953.547	958.199	962.871	967.807	[illegible]	[illegible]
30	[illegible]	961.666	[illegible]	971.682	976.513	[illegible]
31	[illegible]	[illegible]	[illegible]	975.524	979.782	982.941
32	964.470	969.749	974.696	[illegible]	982.364	
33	968.707	973.824	978.378	981.756		
34	972.904	977.618	981.115			
35	976.816	980.439				
36	979.728					

Policies for Surrender

Duration in Years

Age	67	68	69	70	71	72
[illegible]	955.017	957.756	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	959.844	[illegible]	[illegible]	970.805	[illegible]
[illegible]	[illegible]	962.485	966.241	970.014	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	969.188	973.284	[illegible]	[illegible]
[illegible]	[illegible]	968.297	[illegible]	976.596	980.423	[illegible]
[illegible]	[illegible]	971.672	[illegible]	979.826	983.335	985.939
[illegible]	[illegible]	[illegible]	979.187	[illegible]	985.494	
[illegible]	[illegible]	978.509	982.248	985.022		
[illegible]	[illegible]	[illegible]	984.530			
[illegible]	[illegible]	984.020				
30	[illegible]					

Paid-up Policies for Surrender

Duration in Years.

Age	74	75	76	77	78
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	984.705	987.095			
[illegible]	986.739				

10	[illegible]	Normal values to [illegible]	[illegible]
15	[illegible]	do. do.	[illegible]
20	[illegible]	do. do.	30
25	[illegible]	do.	[illegible]
30	[illegible]	do. do.	54
35	[illegible]	do.	[illegible]
40	[illegible]	do.	[illegible]
45	[illegible]	do. do.	[illegible]
50	[illegible]	do. do.	104

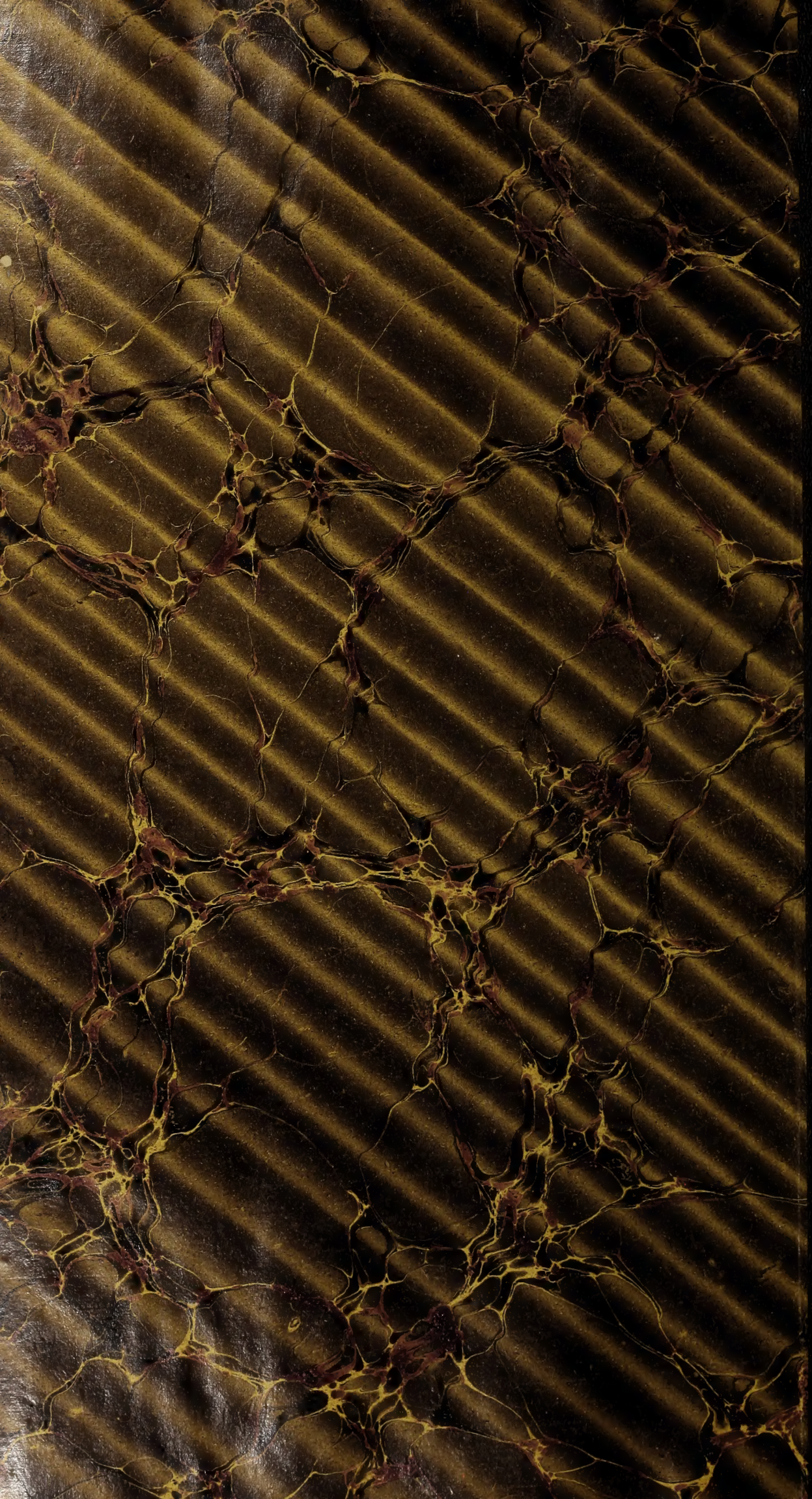
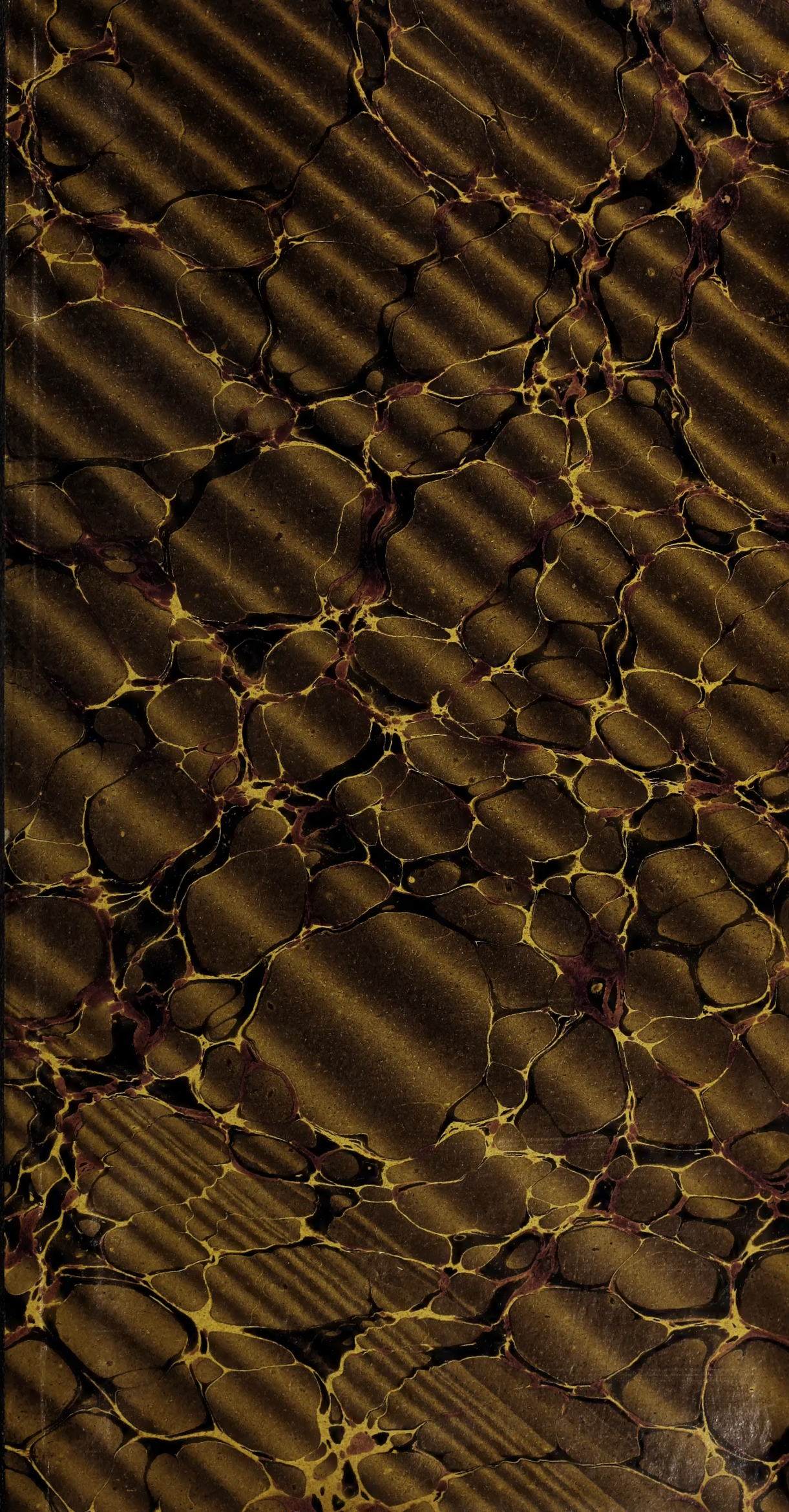
[illegible]	[illegible]	30 " Death Terminal values to	112
[illegible]	[illegible]	35 do. do.	[illegible]
		40 do. do.	[illegible]
		45 do. do.	[illegible]
		50 do. do.	[illegible]
		[illegible]	
		[illegible]	
		[illegible]	
		70 "	

[illegible]	do.	20 - 40	[illegible]
[illegible] 45	do.	20 - 30	[illegible]
50	do.	20 - 35	250
55	do.	20 - 40	254
60	do.	20 - 45	258

[illegible] Premium for Endowment

15 to 69 - Age at Maturity 30 to 71 262

[illegible]

	50	do.	278
	55	do.	[illegible]
do.	60	do.	286
do.	65	do.	288
	70	do.	[illegible]

[illegible] - Terminal values &c. for ages 15 to 65 [illegible]